

### SOURCE Exam Violation Code Text List

Violation Code	Description
<b>A</b>	<b>Advertisement of Membership</b>
800000	Uncoded
800101	Section 328.2 of the FDIC regulations requires each insured bank to continuously display the official bank sign at each station or window where insured deposits are usually and normally received in its main office and any branches except on automatic service facilities. [800101]
800301	Section 328.3 of the FDIC regulations requires each insured bank to include, with certain exceptions, the official advertising statement in all advertisements. [800301]
800401	Section 328.3(e) of FDIC regulations states that an insured depository institution shall not include the official advertising statement, or any other statement or symbol which implies or suggests the existence of Federal deposit insurance, in any advertisement relating solely to non-deposit products except as permitted in § 328.(e)(4). [800401]
<b>B</b>	<b>Branch Closings</b>
930000	Uncoded
930101	Section 42 of the FDI Act requires that all insured depository institutions adopt written policies for branch closings. If an institution has no branches, it must adopt a policy for branch closing when it establishes its first branch. The policy should meet the size and needs of the institution, and include factors for determining which branch to close, which customers to notify, and procedures for providing the required notices. This section further requires institutions to provide the required notices to its customers when it closes a branch. [930101]
<b>C</b>	<b>Children's Online Privacy Protection Rule</b>
920000	Uncoded
920401	Section 312.4(a) of the Federal Trade Commission Children's Online Privacy Protection Rule requires that notices be clearly and understandably written, complete, and contain no unrelated, confusing, or contradictory materials. [920401]
920402	Section 312.4(b) of the Federal Trade Commission Children's Online Privacy Protection Rule requires an operator of a website or online service that is directed to children, or that has a separate children's area, to post a link to a notice of its information practices with regard to children on the home page, and, as applicable, at each area where personal information is collected from children. The placement of the link and the content of the notice must be as prescribed in this section. [920402]

Violation Code	Description
920501	Section 312.5(a)(1) of the Federal Trade Commission Children's Online Privacy Protection Rule requires an operator to obtain verifiable parental consent before any collection, use, and/or disclosure of personal information from a child, including consent to any material changes to the information practices to which the parent has previously consented. [920501]
920502	Section 312.5(a)(2) of the Federal Trade Commission Children's Online Privacy Protection Rule requires an operator to give the parent the option to consent to the collection and use of the child's personal information without consenting to disclosure of the child's personal information to third parties. [920502]
920601	Section 312.6(a) of the Federal Trade Commission Children's Online Privacy Protection Rule requires an operator to provide, upon the request of a parent whose child has provided personal information to the website or online service, to that parent 1) a description of the types of personal information collected from children, 2) the opportunity to refuse to permit further use or collection of information from their child, 3) the opportunity to have their child's personal information deleted, and 4) a means of reviewing any personal information collected from their child, in accordance with this section. [920601]
920701	Section 312.7 of the Federal Trade Commission Children's Online Privacy Protection Rule prohibits an operator from conditioning a child's participation in a game, the offering of a prize, or another activity on the child's disclosing more personal information than is reasonably necessary to participate in such activity. [920701]
	<b>Community Reinvestment Act</b>
440000	Uncoded
440101	Section 345.41(a) of FDIC regulations requires a financial institution to delineate one or more assessment areas within which the FDIC evaluates the bank's record of helping to meet the credit needs of its community. [440101]
440501	Section 345.41(c) of FDIC regulations requires the assessment area to consist of one or more MSAs, or one or more contiguous political subdivision, such as counties, cities, or towns, and include the geographies in which the financial institution has its main office, its branches, and its deposit-taking RSFs, as well as the surrounding geographies in which the financial institution has originated or purchased a substantial portion of its loans. [440501]
441001	Section 345.41(e) of FDIC regulations requires that each financial institution's assessment area(s): (1) consist only of whole geographies; (2) not reflect illegal discrimination; (3) not arbitrarily exclude low- and moderate-income geographies; and (4) not extend substantially beyond a CMSA boundary or a state boundary. [441001]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
441501	Section 345.42(a) of FDIC regulations requires a financial institution to collect, and maintain in machine readable form, the following data for each small business or small farm loan originated or purchased: (1) a unique number or symbol to identify the relevant loan file; (2) the loan amount at origination; (3) the loan location; and (4) an indicator of whether the loan was to a business or farm with gross annual revenues of \$1 million or less. [441501]
442001	Section 345.42(b) of FDIC regulations requires a financial institution to annually report the required loan information for the prior calendar year by March 1 in machine readable form. [442001]
442201	Section 345.43(a) of FDIC regulations requires a financial institution to maintain a public file that includes the following information: (1) written comments received from the public; (2) a copy of the public section of the most recent CRA Performance Evaluation; (3) a list of its branches; (4) a list of branches opened or closed; (5) a list of services generally offered; and (6) a map of each assessment area. [442201]
442501	Section 345.43(b)(1)(i) of FDIC regulations requires additional information to be included in certain financial institutions' public files regarding consumer loans considered under the lending test. [442501]
443001	Section 345.43(b)(1)(ii) of FDIC regulations requires a financial institution, other than a small institution, to include its CRA Disclosure Statement in the public file within three business days. [443001]
443501	Section 345.43(b)(2) of FDIC regulations requires a financial institution that reports HMDA data, to include in its public file a copy of the HMDA Disclosure Statement for each of the prior two calendar years. [443501]
444001	Section 345.43(b)(3) of FDIC regulations requires a financial institution, which meets the definition of a small institution, to include in the public file its loan-to-deposit ratio for each quarter of the prior calendar year. [444001]
444501	Section 345.43(b)(4) of FDIC regulations requires a financial institution that is approved to be assessed under a strategic plan to include in its public file a copy of that plan. [444501]
445001	Section 345.43(b)(5) of FDIC regulations requires a financial institution that received a less than satisfactory rating during its most recent examination to include in its public file a description of its current efforts to improve its performance. The financial institution is required to update the description quarterly. [445001]
445501	Section 345.43(c)(1) of FDIC regulations requires a financial institution to make available for public inspection the required information at the main office. [445501]

Violation Code	Description
446001	Section 345.43(c)(2) of FDIC regulations requires a financial institution to make available at each branch, a copy of its most recent CRA Performance Evaluation, and a list of services provided by the branch, and within five calendar days of the request, all of the information in the public file relating to the assessment area in which the branch is located. [446001]
446501	Section 345.43(e) of FDIC regulations requires a financial institution to ensure that all applicable information in its public file is current as of April 1 of each year. [446501]
447001	Section 345.44 of FDIC regulations requires a financial institution to provide in the lobby of its main office and each of its branches, the appropriate public notice set forth in Appendix B of this part. [447001]

### Consumer Leasing

100000	Uncoded
102301	Section 213.3(a) of Regulation M requires a lessor to make the disclosures required by § 213.4. The disclosures shall be made clearly and conspicuously in writing in a form the consumer may keep. The disclosures required by this part may be provided to the lessee in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [102301]
103101	Section 213.4 of Regulation M requires the lessor to make the required applicable disclosures. [103101]
103301	Section 213.5 of Regulation M requires new disclosures be made if a renegotiation occurs. [103301]
103401	Section 213.7(d) of Regulation M requires that if an advertisement for consumer leasing states specific leasing terms, such advertisement shall contain additional necessary prescribed disclosures. [103401]
103501	Section 213.8 of Regulation M requires the lessor to retain evidence of compliance for a period of not less than two years after the date the disclosures are required to be made or an action is required to be taken. [103501]

### Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (CAN-SPAM)

710000	Uncoded
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## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description	Violation Code	Description
710201	Section 4(a)(1) of the CAN-SPAM Act states whoever knowingly: (1) accesses a protected computer without authorization, and intentionally initiates the transmission of multiple commercial electronic mail messages from or through such computer; (2) uses a protected computer to relay or retransmit multiple commercial electronic mail messages, with the intent to deceive or mislead recipients, or any Internet access service, as to the origin of such messages; (3) materially falsifies header information in multiple commercial electronic mail messages and intentionally initiates the transmission of such messages; (4) registers, using information that materially falsifies the identity of the actual registrant, for five or more electronic mail accounts or online user accounts or two or more domain names, and intentionally initiates the transmission of multiple commercial electronic mail messages from any combination of such accounts or domain names; or (5) falsely represents oneself to be the registrant or the legitimate successor in interest to the registrant of 5 or more Internet Protocol addresses, and intentionally initiates the transmission of multiple commercial electronic mail messages from such addresses, or conspires to do so, shall be punished as provided in subsection (b). [710201]	710404	Section 5(a)(4) of the CAN-SPAM Act states if a recipient makes a request using a mechanism provided pursuant to paragraph (3) not to receive some or any commercial electronic mail messages from such sender, then it is unlawful: (i) for the sender to initiate the transmission to the recipient, more than 10 business days after the receipt of such request, of a commercial electronic mail message that falls within the scope of the request; (ii) for any person acting on behalf of the sender to initiate the transmission to the recipient, more than 10 business days after the receipt of such request, of a commercial electronic mail message with actual knowledge, or knowledge fairly implied on the basis of objective circumstances, that such message falls within the scope of the request; (iii) for any person acting on behalf of the sender to assist in initiating the transmission to the recipient, through the provision or selection of addresses to which the message will be sent, of a commercial electronic mail message with actual knowledge, or knowledge fairly implied on the basis of objective circumstances, that such message would violate clause (i) or (ii); or (iv) for the sender, or any other person who knows that the recipient has made such a request, to sell, lease, exchange, or otherwise transfer or release the electronic mail address of the recipient (including through any transaction or other transfer involving mailing lists bearing the electronic mail address of the recipient) for any purpose other than compliance with this Act or other provision of law. [710404]
710401	Section 5(a)(1) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission, to a protected computer, of a commercial electronic mail message, or a transactional or relationship message, that contains, or is accompanied by, header information that is materially false or materially misleading. [710401]	710405	Section 5(a)(5) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission of any commercial electronic mail message to a protected computer unless the message provides: (i) clear and conspicuous identification that the message is an advertisement or solicitation; (ii) clear and conspicuous notice of the opportunity under paragraph (3) to decline to receive further commercial electronic mail messages from the sender; and (iii) a valid physical postal address of the sender. [710405]
710402	Section 5(a)(2) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission to a protected computer of a commercial electronic mail message if such person has actual knowledge, or knowledge fairly implied on the basis of objective circumstances, that a subject heading of the message would be likely to mislead a recipient, acting reasonably under the circumstances, about a material fact regarding the contents or subject matter of the message. [710402]	710501	Section 5(b) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission, to a protected computer, of a commercial electronic mail message that is unlawful under subsection (a), or to assist in the origination of such message through the provision or selection of addresses to which the message will be transmitted; to use scripts or other automated means to register for multiple electronic mail accounts or online user accounts from which to transmit to a protected computer, or enable another person to transmit to a protected computer, a commercial electronic mail message that is unlawful under subsection (a); to relay or retransmit a commercial electronic mail message that is unlawful under subsection (a) from a protected computer or computer network that such person has accessed without authorization. [710501]
710403	Section 5(a)(3) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission to a protected computer of a commercial electronic mail message that does not contain a functioning return electronic mail address or other Internet-based mechanism, clearly and conspicuously displayed that: (i) a recipient may use to submit, in a manner specified in the message, a reply electronic mail message or other form of Internet-based communication requesting not to receive future commercial electronic mail messages from that sender at the electronic mail address where the message was received; (ii) remains capable of receiving such messages or communications for no less than 30 days after the transmission of the original message. [710403]	710701	Section 5(d) of the CAN-SPAM Act makes it unlawful for a person to initiate in or affecting interstate commerce a transmission, to a protected computer, of any commercial electronic mail message that includes sexually oriented material. [710701]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
710901	Section 6 of the CAN-SPAM Act makes it unlawful for a person to promote, or allow the promotion of, that person's trade or business, or goods, products, property, or services sold, offered for sale, leased or offered for lease, or otherwise made available through that trade or business, in a commercial electronic mail message the transmission of which is in violation of § 5(a)(1) if that person knows, or should have known in the ordinary course of that person's trade or business, that the goods, products, property, or services sold, offered for sale, leased or offered for lease, or otherwise made available through that trade or business were being promoted in such a message; received or expected to receive an economic benefit from such promotion; and took no reasonable action. [710901]

### Credit Practices Rule

540000	Uncoded
541101	Section 227.13(a) of Federal Reserve Regulation AA prohibits a financial institution from entering into a consumer credit obligation or from enforcing any provisions contained in a purchased consumer credit obligation that contains a confession of judgment. [541101]
541301	Section 227.13(b) of Federal Reserve Regulation AA prohibits a financial institution from entering into a consumer credit obligation or from enforcing any provisions contained in a purchased consumer credit obligation that contains a waiver of exemption. [541301]
541501	Section 227.13(c) of Federal Reserve Regulation AA prohibits a financial institution from entering into a consumer credit obligation or from enforcing any provisions contained in a purchased consumer credit obligation that contains an irrevocable assignment of wages. [541501]
541701	Section 227.13(d) of Federal Reserve Regulation AA prohibits a financial institution from entering into a consumer credit obligation or from enforcing any provisions contained in a purchased consumer credit obligation that contains a nonpurchase money security interest in household goods. [541701]
541901	Section 227.14(a) of Federal Reserve Regulation AA prohibits a financial institution from misrepresenting the nature or extent of cosigner liability in connection with an extension of consumer credit, or to obligate a cosigner unless he or she has previously been informed of the nature of the cosigner liability. [541901]
542101	Section 227.14(b) of Federal Reserve Regulation AA requires that a notice disclosing the nature of the obligation be given to each cosigner, either in a separate document or in the credit obligation, prior to the time that the cosigner becomes obligated. This section further requires the notice to contain language substantially similar to the Notice to Cosigner specified in the regulation. [542101]

Violation Code	Description
542201	Section 227.15(a) of Federal Reserve Regulation AA prohibits a bank from assessing a late charge on a payment, when the only delinquency is attributable to late charges on earlier installments, and the payment is a full payment for the applicable period and is paid on its due date or within an applicable grace period. [542201]
542501	Section 5 of the Federal Trade Commission Act prohibits unfair acts or practices. An act or practice is unfair where it (1) causes or is likely to cause substantial injury to consumers, (2) cannot be reasonably avoided by consumers, and (3) is not outweighed by countervailing benefits to consumers or to competition. Public policy may also be considered in the analysis of whether a particular act or practice is unfair. [542501]
542801	Section 5 of the Federal Trade Commission Act prohibits deceptive acts or practices. To determine whether a representation, omission, or practice is "deceptive," a three-part test is used. First, the representation, omission, or practice must mislead or be likely to mislead the consumer. Second, the consumer's interpretation of the representation, omission, or practice must be reasonable under the circumstances. Lastly, the misleading representation, omission, or practice must be material. [542801]

### E

### Electronic Fund Transfer

280000	Uncoded
280101	Section 205.5(a) of Regulation E prohibits a financial institution from issuing an unsolicited, validated access device that is not a renewal of or in substitution for an accepted access device. [280101]
280301	Section 205.5(b)(2) of Regulation E prohibits a financial institution from distributing an unvalidated access device to a consumer, on an unsolicited basis, without informing the consumer that the access device is not validated and how to dispose of the device if validation is not desired. [280301]
280302	Section 205.5(b)(3) of Regulation E prohibits a financial institution from distributing an unvalidated access device to a consumer, on an unsolicited basis, without a complete disclosure of the consumer's rights and liabilities that will apply if the access device is validated. [280302]
280701	Section 205.5(b)(4) of Regulation E prohibits a financial institution from validating an access device without an oral or written request or application for validation from the consumer, or without using reasonable means to verify the consumer's identity. [280701]
281001	Section 205.6(a) of Regulation E provides that a financial institution may impose liability on a consumer for unauthorized transfers involving the consumer's account only if certain conditions are met. [281001]
281501	Section 205.6(b) of Regulation E prohibits a financial institution from imposing liability on a consumer in excess of the applicable limitation detailed in the regulation. [281501]

## II. Compliance Examinations — SOURCE Violation Codes

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281701	Section 205.7(a) of Regulation E requires a financial institution to provide a consumer with an initial disclosure statement that the consumer may retain at the time the consumer contracts for an electronic fund transfer service or before the first electronic fund transfer involving the consumer's account is made. [281701]	283601	Section 205.7(b)(10) of Regulation E requires a financial institution to provide in the initial disclosure statement a notice substantially similar to the notice set forth in this section concerning error resolution procedures and the consumer's rights under them. [283601]
282101	Section 205.7(b)(1) of Regulation E requires a financial institution to include in the initial disclosure statement a summary of the consumer's liability under section 205.6, or other applicable law or agreement, for unauthorized electronic fund transfers. [282101]	283701	Section 205.7(b)(11) of Regulation E requires a financial institution to provide in the initial disclosure statement a notice that a fee may be imposed by an ATM operator when the consumer initiates an electronic fund transfer or makes a balance inquiry, and also by any network used to complete the transaction. [283701]
282201	Section 205.7(b)(2) of Regulation E requires a financial institution to include in the initial disclosure statement the telephone number and address of the person or office to be notified when the consumer believes that an unauthorized electronic fund transfer has been or may be made. [282201]	283901	Section 205.8(a) of Regulation E requires a financial institution to provide a written notice to a consumer, at least 21 days before the effective date of any change in a term or condition required to be disclosed under section 205.7(b) if the change would result in increased fees or liability, fewer types of available services, or stricter limitations on the frequency or dollar amounts of transfers. [283901]
282401	Section 205.7(b)(3) of Regulation E requires a financial institution to include in the initial disclosure statement the financial institution's business days as determined under Section 205.2(d). [282401]	284201	Section 205.8(b) of Regulation E requires a financial institution to provide a consumer with the error resolution notice set forth in Section 205.7(b)(10) at least once each calendar year or, alternatively, the notice set forth in Section 205.8(b) on or with each periodic statement. [284201]
282601	Section 205.7(b)(4) of Regulation E requires a financial institution to include in the initial disclosure statement the type of electronic fund transfers that the consumer may make and any limitation on the frequency and dollar amount of transfers. [282601]	284401	Section 205.9(a) of Regulation E requires a financial institution to make available to the consumer a written receipt of an electronic fund transfer at the time the consumer initiates the transfer at an electronic terminal. [284401]
282801	Section 205.7(b)(5) of Regulation E requires a financial institution to include in the initial disclosure statement any fees for electronic fund transfers or for the right to make transfers. [282801]	284501	Section 205.9(a)(1) of Regulation E requires a financial institution to include on a terminal receipt the amount of the electronic fund transfer and, where a financial institution, other than the financial institution holding the consumer's account, owns or operates the terminal and imposes a charge on the consumer for an electronic fund transfer, the amount of the charge must be disclosed on the receipt and on a sign posted on or near the terminal. [284501]
282901	Section 205.7(b)(6) of Regulation E requires a financial institution to include in the initial disclosure statement a summary of the consumer's right to receive documentation of electronic fund transfers, as provided in Sections 205.9, 205.10(a) and 205.10(d). [282901]	284901	Section 205.9(a)(2) of Regulation E requires that the calendar date the consumer initiated a transfer be included on the terminal receipt. [284901]
283101	Section 205.7(b)(7) of Regulation E requires a financial institution to include in the initial disclosure statement a summary of the consumer's right to stop payment of a preauthorized electronic fund transfer and the procedure for initiating a stop-payment order, as provided in Section 205.10(c). [283101]	285101	Section 205.9(a)(3) of Regulation E requires a bank to describe on a terminal receipt the type of transfer and the type of the consumer's account to or from which the funds are transferred. [285101]
283301	Section 205.7(b)(8) of Regulation E requires a financial institution to include in the initial disclosure statement a summary of the financial institution's liability to the consumer for its failure to make or to stop certain transactions under Section 910 of the EFT Act. [283301]	285401	Section 205.9(a)(4) of Regulation E requires a financial institution to include on a terminal receipt a number or code identifying the consumer's account(s) or the access device used for the transfer. [285401]
283401	Section 205.7(b)(9) of Regulation E requires a financial institution to describe in the initial disclosure statement the circumstances under which the institution, in the ordinary course of business, will disclose information to third parties concerning the consumer's account. [283401]	285601	Section 205.9(a)(5) of Regulation E requires a financial institution to include on a terminal receipt the location of the terminal at which the transfer was initiated or other identification of the terminal. [285601]



## II. Compliance Examinations — SOURCE Violation Codes

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285701	Section 205.9(a)(6) of Regulation E requires a financial institution to include on a terminal receipt the name of any third party to or from whom funds are transferred, as applicable. [285701]
285901	Section 205.9(b) of Regulation E requires a financial institution to provide a consumer holding an account to or from which electronic fund transfers can be made with a statement for each monthly or shorter cycle in which an electronic fund transfer has occurred, or at least a quarterly statement if no transfer has occurred. [285901]
286201	Section 205.9(b)(1) of Regulation E requires a financial institution to include on or with a periodic statement the amount of each electronic fund transfer occurring during the cycle, the date each transfer was credited or debited to the consumer's account, the type of each transfer and the type of the consumer's account(s) to or from which funds were transferred, as well as the name of any third party to or from whom funds were transferred. [286201]
286501	Section 205.9(b)(1)(iv) of Regulation E requires a financial institution, for each transfer initiated by the consumer at an electronic terminal, to include on or with the periodic statement the location or other identification of the terminal that appeared on the receipt. [286501]
286801	Section 205.9(b)(1)(v) of Regulation E requires a financial institution, for each transfer initiated by the consumer at an electronic terminal which used a code on the receipt to identify a third party to or from whom funds were transferred, to include on or with the periodic statement the code and the name of the third party. [286801]
287001	Section 205.9(b)(2) of Regulation E requires a financial institution to include on a periodic statement the number(s) of the consumer's account(s) for which the statement is issued. [287001]
287101	Section 205.9(b)(3) of Regulation E requires disclosure on the periodic statement of the total amount of any fees, other than a finance charge, assessed against the account during the statement period. [287101]
287301	Section 205.9(b)(4) of Regulation E requires a financial institution to include on a periodic statement the balances in a consumer's account(s) at the beginning and at the close of the statement period. [287301]
287401	Section 205.9(b)(5) of Regulation E requires a financial institution to include on a periodic statement, preceded by "Direct Inquiries To:" or similar language, the address and telephone number to be used for inquiry or notice of error or, alternatively, to provide the appropriate address and telephone number on the notice of error resolution procedures. [287401]

Violation Code	Description
287601	Section 205.9(b)(6) of Regulation E requires, if a financial institution uses the notice procedures set forth in Section 205.10(a)(1)(iii) for preauthorized credits, that the institution include on the periodic statement the telephone number the consumer may call to ascertain whether a preauthorized transfer to the consumer's account has occurred. [287601]
287701	Section 205.10(a)(1) of Regulation E requires a financial institution to provide notice, by one of three methods, where a consumer's account is scheduled to be credited by a preauthorized electronic fund transfer from the same payor at least once every 60 days and the payor does not provide positive notice to the consumer that transfer has been initiated. [287701]
287901	Section 205.10(a)(3) of Regulation E requires a financial institution to credit to a consumer's account the amount of a preauthorized transfer as of the day the funds for the transfer are received. [287901]
288001	Section 205.10(b) of Regulation E allows preauthorized electronic fund transfers from a consumer's account only upon written authorization by the consumer and requires the financial institution to provide a copy of the authorization to the consumer. [288001]
288301	Section 205.10(c) of Regulation E requires a financial institution to honor a consumer's order to stop payment of a preauthorized electronic fund transfer from the consumer's account when made in a timely manner and in accordance with the conditions prescribed. [288301]
288501	Section 205.10(d) of Regulation E requires, where a preauthorized electronic fund transfer from a consumer's account varies in amount from the previous transfer relating to the same authorization of the preauthorized amount, that a financial institution provide the consumer written notice of the amount and scheduled date of the transfer at least 10 days before the scheduled transfer. [288501]
288601	Section 205.11(c) of Regulation E requires a financial institution to promptly investigate and determine whether an error occurred and transmit the results of the investigation and determination to the consumer within the prescribed timeframe after receiving oral notice of an error. (Alternatively, provided the financial institution has complied with the conditions specified therein regarding the provisional recrediting of the amount of the alleged error, it may investigate and determine within the prescribed timeframe whether an error occurred and transmit the results of the investigation and determination to the consumer.) [288601]
288901	Section 205.11(c)(1) of Regulation E requires, where the financial institution determines that an error occurred, that the error be corrected within one business day and that the financial institution notify the consumer of the correction within the prescribed timeframe. [288901]

## II. Compliance Examinations — SOURCE Violation Codes

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289201	Section 205.11(d) of Regulation E requires, when the financial institution determines that no error occurred or that an error occurred in a different manner or amount from that described by the consumer, that the financial institution provide the consumer with a written explanation of its findings within prescribed time limits and include a notice of the consumer's right to request the documents upon which the financial institution relied in making its determination. [289201]
289501	Section 205.11(d)(2) of Regulation E requires, upon debiting a provisionally credited amount, that the financial institution notify the consumer of the date and amount of the debiting and the fact that the financial institution will honor checks and drafts payable to third parties and preauthorized transfers from the consumer's account for 5 business days after transmittal of the notice to the extent these payments would have been made if the provisionally credited funds had not been debited. [289501]
289801	Section 205.11(d)(1) of Regulation E requires, upon a consumer's request, that the financial institution promptly mail or deliver to the consumer copies of the documents upon which the financial institution relied in making its determination that no error occurred. [289801]
289901	Section 205.13(b) of Regulation E requires the financial institution to maintain evidence of compliance with the requirements imposed by the EFT Act and Regulation E for at least two years from the date disclosures are required to be made or action is required to be taken. [289901]
290000	Uncoded
295001	Section 913 of the Electronic Fund Transfer Act prohibits the conditioning of an extension of consumer credit on repayment by means of preauthorized electronic fund transfers, except as otherwise permitted in the case of automatic repayment of credit extended under certain credit plans or extended to maintain a specified minimum balance in the consumer's account. [295001]
295002	Section 913 of the Electronic Fund Transfer Act prohibits requiring a consumer to establish an account for receipt of electronic fund transfers with a particular financial institution as a condition of employment or receipt of a government benefit. [295002]
295101	Section 205.16(b) of Regulation E requires a financial institution that imposes a fee on a consumer for initiating an electronic fund transfer or balance inquiry to: (1) provide notice that a fee will be imposed; and (2) disclose the amount of the fee. Notices must be provided on at the machine and on the screen in accordance with §205.16(c). [295101]
295201	Section 205.16(e) of Regulation E prohibits a financial institution from imposing a fee on a consumer for initiating an electronic fund transfer or balance inquiry unless the consumer is provided the notices required under §205.16(c) and the consumer elects to continue the transaction after receiving such notices. [295201]

Violation Code	Description
295401	Section 205.4(a)(1) of Regulation E states the disclosures required under this part shall be clear and readily understandable, in writing, and in a form the consumer may keep. The disclosures required by this part may be provided to the consumer in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [295401]
<b>Electronic Signatures</b>	
600000	Uncoded
600101	Section 101(c)(1)(a) of the E-Sign Act allows use of an electronic record(s) to satisfy any statute, regulation, or rule of law requiring that such information be provided in writing, if the consumer has affirmatively consented to such use and has not withdrawn such consent. [600101]
600401	Section 101(c)(1)(b) of the E-Sign Act requires a financial institution to provide the consumer, prior to obtaining their consent, with clear and conspicuous statement: (i) informing the consumer of any right or option to have the record provided or made available on paper or in non-electronic form; and the right to withdraw the consent, including any conditions, consequences, or fees in the event of such withdrawal; (ii) informing the consumer whether the consent applies only to the particular transaction that triggered the disclosure or to identified categories of records that may be provided during the course of the parties' relationship; (iii) describing the procedures the consumer must use to withdraw consent and to update information needed to contact the consumer electronically; and (iv) informing the consumer how the consumer may nonetheless request a paper copy of a record and whether any fee will be charged for that copy. [600401]
600801	Section 101(c)(1)(c)(i) of the E-Sign Act requires that the consumer, prior to consenting, be provided with a statement of the hardware and software requirements for access to and retention of electronic records. [600801]
600802	Section 101(c)(1)(c)(ii) of the E-Sign Act requires that if the consumer consents electronically, or confirms his or her consent electronically, it must be in a manner that reasonably demonstrates the consumer can access information in the electronic form that will be used to provide the information that is the subject of the consent. [600802]
601201	Section 101(c)(1)(d) of the E-Sign Act requires that if a change in the hardware or software requirements needed to access or retain electronic records creates a material risk that the consumer will not be able to access or retain subsequent electronic records subject to the consent, a financial institution must: (i) provide the consumer with a statement of (I) the revised hardware and software requirements for access to and retention of electronic records and (II) the right to withdraw consent without the imposition of any condition, consequence, or fee for such withdrawal; and (ii) again comply with the requirements of subparagraph (C) of this section. [601201]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
601401	Section 101(d)(1) of the E-Sign Act requires a financial institution to maintain electronic records accurately reflecting the information contained in applicable contracts, notices, or disclosures and that they remain accessible to all persons who are legally entitled to access for the period required by law in a form that is capable of being accurately reproduced for later reference. [601401]
<b>Equal Credit Opportunity</b>	
330000	Uncoded
330101	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of race. [330101]
330102	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of color. [330102]
330103	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of religion. [330103]
330104	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of national origin. [330104]
330105	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of sex. [330105]
330106	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of marital status. [330106]
330107	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of age (providing that the applicant has the capacity to enter into a binding contract). [330107]
330108	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of the fact that all or part of the applicant's income derives from any public assistance program. [330108]
330109	Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. [330109]
330901	Section 202.4(b) of Regulation B prohibits a creditor from making any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage, on a prohibited basis, a reasonable person from making or pursuing an application. [330901]
331001	Section 202.5(a)(2) of Regulation B requires a creditor to collect information for monitoring purposes as required by § 202.13 for credit secured by the applicant's dwelling. [331001]

Violation Code	Description
331002	Section 202.5(b) of Regulation B prohibits a creditor from requesting information concerning an applicant's race, color, religion, national origin, or sex except in the limited circumstances permitted by this section. [331002]
331101	Section 202.5(c) of Regulation B prohibits a creditor from requesting information concerning an applicant's spouse except in the limited circumstances permitted. [331101]
331301	Section 202.5(d)(1) of Regulation B prohibits a creditor from requesting the marital status of a person applying for individual, unsecured credit, and allows a creditor to use only the terms "married," "unmarried", and "separated" in marital status inquiries. [331301]
331701	Section 202.5(d)(2) of Regulation B prohibits a creditor from inquiring as to whether any income stated in an application is derived from alimony, child support, or separate maintenance payments unless the creditor appropriately discloses to the applicant that such income need not be revealed if the applicant does not desire the creditor to consider such income in determining the applicant's creditworthiness. An official staff interpretation of Regulation B further states that a creditor may not make a general inquiry about the source of income on an application form without prefacing the request with the disclosure required by this paragraph. [331701]
332301	Section 202.5(b) prohibits a creditor from requesting the sex of an applicant, except as required for monitoring purposes or for self-testing. An applicant may be requested to designate a courtesy title if the form discloses that such a designation is optional; otherwise, the form must use only terms that are neutral as to sex. [332301]
332701	Section 202.5(d)(3) of Regulation B prohibits a creditor from requesting information about birth control practices, child-bearing or child-rearing intentions, or childbearing capabilities. [332701]
332901	Section 202.5(b) of Regulation B prohibits a creditor from requesting the race, color, religion or national origin of an applicant, except as required for monitoring purposes or for self-testing. [332901]
333001	Section 202.4(c) of Regulation B requires the creditor to take a written application for credit primarily for the purchase or refinancing of a dwelling occupied or to be occupied by the applicant as a principal residence where the extension of credit will be secured by the dwelling. [333001]
333010	Section 202.4(d) of Regulation B requires the creditor to provide written notices and other disclosures in a clear and concise manner and in a form the applicant can retain. [333010]
333020	Section 202.4(e) of Regulation B requires a creditor to provide disclosures in languages other than English, provided they are available in English upon request. [333020]



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description	Violation Code	Description
333301	Section 202.14 (a)(1)&(2) of Regulation B requires the creditor to provide a copy of the appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling. A creditor shall comply through routine delivery or upon request in accordance with this section. The creditor may require the applicant to reimburse the creditor for the cost of the appraisal as provided in Section 701(e) of the Equal Credit Opportunity Act. [333301]	334901	Section 202.6(b)(5) of Regulation B prohibits a creditor from discounting or excluding income of an applicant or the spouse of the applicant because of a prohibited basis or because the income is derived from part-time employment, or from an annuity, pension, or other retirement benefit, and requires the creditor to consider alimony, child support or separate maintenance payments as income to the extent they are likely to be consistently made. [334901]
333401	Section 202.6(b)(8) of Regulation B requires a creditor to evaluate married and unmarried applicants by the same standards.[333401]	335301	Section 202.6(b)(6) of Regulation B requires a creditor to consider the credit history of accounts which the applicant and spouse are permitted to use or for which both are contractually liable, and to consider information presented by the applicant which tends to indicate that the credit history being considered does not accurately reflect the applicant's creditworthiness. This section further requires the creditor to consider the credit history of an account reported in the name of the applicant's present or former spouse when the applicant can demonstrate that such history accurately reflects the applicant's creditworthiness. [335301]
333501	Section 202.14(a)(2)(i) of Regulation B requires a creditor that provides appraisal reports upon request shall notify an applicant in writing of the right to receive a copy of the appraisal report. The notice may be given at any time during the application process, but no later than when the creditor provides notice of action taken under § 202.9 of this part. The notice shall specify that the applicant's request must be in writing, give the creditor's mailing address, and state the time for making the request as provided in this section. [333501]	335901	Section 202.7(a) of Regulation B prohibits a creditor from refusing to grant credit to a creditworthy applicant on any prohibited basis. [335901]
333701	Section 202.14(a)(2)(ii) of Regulation B requires that, if a creditor does not routinely provide appraisal reports, the creditor provide a copy of the appraisal report upon the applicant's written request. The report shall be mailed or delivered promptly (generally within 30 days) after the creditor receives an applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur. [333701]	336101	Section 202.7(c)(1) of Regulation B prohibits a creditor from terminating, changing the terms, or requiring reapplication on an open-end account because of a change in name or marital status or because the applicant reached a certain age or retired. [336101]
334101	Section 202.6(b)(1) of Regulation B prohibits a creditor from using a prohibited basis in evaluating the creditworthiness of applicants. [334101]	336401	Section 202.7(d)(1) of Regulation B prohibits a creditor from requiring the signature of an applicant's spouse or other person (other than a joint applicant) on any credit instrument if the applicant qualifies under the creditor's standards of creditworthiness for the amount and terms of the credit requested. A creditor shall not deem the submission of a joint financial statement or other evidence of jointly held assets as an application for joint credit. [336401]
334301	Section 202.6(b)(2)(i) of Regulation B prohibits a creditor from taking into account an applicant's age or that an applicant's income was derived from any public assistance program. [334301]	336501	Section 202.7(d)(5) of Regulation B prohibits a creditor, when the personal liability of an additional party is necessary to support the extension of credit requested, from requiring that the applicant's spouse be the additional party including as cosigner or guarantor. [336501]
334501	Section 202.6(b)(3) of Regulation B prohibits a creditor from using, in evaluating the creditworthiness of an applicant, assumptions or aggregate statistics relating to the likelihood that any group of persons will bear or rear children or will, for that reason, receive diminished or interrupted income in the future. [334501]	336601	Section 202.7(d)(6) of Regulation B prohibits a creditor from imposing requirements upon an additional party that the creditor is prohibited from imposing upon an applicant under this section. [336601]
334701	Section 202.6(b)(4) of Regulation B prohibits, in evaluating the creditworthiness of an applicant, taking into account the existence of a telephone listing in the applicant's name. [334701]	336701	Section 202.7(e) of Regulation B prohibits a creditor from refusing to extend credit because credit life, health, accident, or disability insurance is not available on the basis of the applicant's age. [336701]
		336901	Section 202.9(a)(1) of Regulation B requires a creditor to notify an applicant of action taken on a credit application within prescribed time limits. [336901]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
337201	Section 202.9(a)(2) of Regulation B requires a creditor to provide an applicant against whom adverse action is taken a written notice of such action that includes disclosure of the name and address of the Federal Deposit Insurance Corporation's Consumer Response Center. [337201]
337202	Section 202.9(a)(2) of Regulation B requires a creditor to provide in writing to applicants against whom adverse action is taken a written notice of such action that includes a statement of the provisions of Section 701(a) of the Equal Credit Opportunity Act in accordance with Section 202.9(b)(1). [337202]
337401	Section 202.9(a)(2)(i) and (ii) of Regulation B requires a creditor to provide an applicant, against whom adverse action is taken, a written notice of such action that includes a statement of specific reasons for adverse action or a disclosure of the applicant's right to request a statement of specific reasons within 60 days. [337401]
337501	Section 202.9(a)(3)(i) of Regulation B requires a creditor to notify certain business credit applicants of action taken on a credit application. A creditor must comply with paragraphs (a)(1) and (2) of this section with regard to a business with gross revenues of \$1MM or less in its preceding fiscal year except that the statement of action may be given orally or in writing, and disclosures of the applicant's right to a statement of reasons may, if certain conditions are met, be given at the time of the application. [337501]
337601	Section 202.9(a)(3)(ii) of Regulation B requires a creditor to notify certain business credit applicants of action taken on a credit application. With regard to a business with gross revenues in excess of \$1MM in its preceding fiscal year, a creditor must notify the applicant, orally or in writing, within a reasonable time of the action taken, and provide a written statement of reasons for adverse action and the ECOA notice if requested in writing by the applicant within 60 days of being notified of the adverse action. [337601]
337701	Section 202.9(b)(2) of Regulation B requires that the statement of reasons for adverse action required by Section 202.9(a)(2)(i) must be specific and indicate the principle reason(s) for adverse action. [337701]
337801	Section 202.9(c) of Regulation B requires a creditor within 30 days of receipt of an incomplete application to either notify an applicant of action taken in accordance with Section 202.9(a) or request the information necessary to complete the application. [337801]
337901	Section 202.9(g) of Regulation B requires that when an application is made on behalf of an applicant to more than one creditor and no credit is offered, or if the applicant does not expressly accept or use any credit offered, each creditor taking adverse action must comply with this section, directly or through a third party. A notice given by a third party shall disclose the identification of each creditor on whose behalf the adverse action notice is given. [337901]

Violation Code	Description
338101	Section 202.10(a)(1) of Regulation B requires the creditor to designate accounts to reflect the participation of both spouses if the applicant's spouse is permitted to use or is contractually liable on the account (other than as a guarantor, surety, endorser, or similar party). [338101]
338401	Section 202.10(a)(2) of Regulation B requires the creditor to designate accounts to reflect participation by both spouses within 90 days after receiving a written request to do so from one of the spouses. [338401]
338501	Section 202.10(b) of Regulation B requires a creditor to furnish credit information on an account to a consumer reporting agency in a manner that will enable the agency to provide access to the information in the name of either participating spouse. [338501]
338701	Section 202.10(c) of Regulation B requires a creditor to furnish credit information in response to an inquiry only in the name of the spouse about whom the information was requested. [338701]
339001	Section 202.11(c) of Regulation B states, if married applicants voluntarily apply for and obtain individual accounts with the same creditor, that the aggregating or otherwise combining of such accounts for the purpose of determining permissible finance charges or permissible loan ceilings under a federal or state law is prohibited. [339001]
339101	Section 202.12(b)(1) of Regulation B requires a creditor to retain certain records for 25 months (12 months for business credit) after the date a creditor notifies an applicant of action taken on or incompleteness of the application. [339101]
339501	Section 202.12(b)(2) of Regulation B requires a creditor to retain certain records for 25 months (12 months for business credit) after the date a creditor notifies an applicant of adverse action taken on an existing account. [339501]
339601	Section 202.12(b)(3) of Regulation B requires a creditor to retain certain records for 25 months (12 months for business credit) after the creditor receives an application not covered by the notification requirements of Section 202.9. [339601]
339701	Section 202.12(b)(5) of Regulation B requires that, with regard to a business with gross revenues in excess of \$1MM and certain other business credit applications, a creditor retain certain records for 60 days after notification of action taken unless a written request has been received by the creditor for the reasons for adverse action or for the records to be retained, then the records must be retained for 12 months. [339701]
339750	Section 202.13(a) of Regulation B requires a creditor to request prescribed data on home purchase residential loan applications (including refinancings). [339750]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
339760	Section 202.13(b) of Regulation B requires the creditor to ask the applicant(s) to supply the requested information. If the applicant(s) chooses not to provide the information or any part of it, that fact shall be noted on the form. This section further requires the creditor to note on the form the ethnicity, race and sex of the applicant(s) on the basis of visual observation or surname when such information is not voluntarily furnished. [339760]
339770	Section 202.13(c) of Regulation B requires the creditor to advise an applicant of the purpose of requesting monitoring information, and that the creditor is required to note the ethnicity, race and sex if the applicant(s) chooses not to provide the information. [339770]
339801	Section 202.12(b)(6) of Regulation B requires a creditor to retain all information about a self-test for at least 25 months after a self-test has been completed. [339801]
339810	Section 202.12(b)(7) of Regulation B requires a creditor to retain information used in prescreened credit solicitations for at least 25 months. [339810]
339910	Section 202.4(d)(2) of Regulation B states the disclosures required by this part that are required to be given in writing may be provided to the applicant in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [339910]
	<b>Expedited Funds Availability</b>
500000	Uncoded
500101	Section 229.10 of Regulation CC requires that funds from electronic payment, U. S. Treasury checks and “On Us” checks deposited in a branch of the bank in the same state or check processing region be made available for withdrawal no later than the first business day following the date of deposit. [500101]
500102	Section 229.10 of Regulation CC requires that funds from cash deposits, government checks, U.S. Postal Service money orders and certain official checks, along with special deposit slips (if required by the bank), deposited in person to a bank employee be made available for withdrawal no later than the first business day following the day of deposit, and no later than the second business day following receipt of deposit if the deposit is not made in person to a bank employee unless a reasonable cause to doubt collectibility exists and a special notice is given. [500102]
500701	Section 229.10(c)(1)(vii) of Regulation CC generally requires that the lesser of \$100 or the customer’s daily aggregate deposits of checks not subject to the next-day availability rules be made available on the next business day. [500701]

Violation Code	Description
500801	Section 229.10(c)(3)(ii) of Regulation CC requires that a bank which requires the use of special deposit slips (or special envelopes) must either provide these slips or inform its customers how to prepare or obtain the slips which must be reasonably available. [500801]
501001	Section 229.12(b) of Regulation CC requires that funds from local checks and certain other checks must be available for withdrawal not later than the second business day following deposit. [501001]
501201	Section 229.12(c) of Regulation CC requires, in general, that funds from nonlocal checks specified in Appendix B-2 must be available for withdrawal not later than the times prescribed, and funds from nonlocal checks not specified in Appendix B-2 must be available for withdrawal not later than the fifth days following deposit. [501201]
501401	Section 229.12(d) of Regulation CC allows a bank to extend for one business day the time funds are available for withdrawal by cash or similar means. However, \$400 of these funds must be made available for withdrawal by cash or similar means not later than 5:00 p.m. on the business day on which funds are required to be available under paragraphs (b) and (c). This \$400 is in addition to the \$100 available under Section 229.10(c)(1)(vii). [501401]
501601	Section 229.12(f) of Regulation CC provides that deposits at a nonproprietary ATM shall be available for withdrawal by the fifth business day following the banking day of deposit. [501601]
501701	Section 229.13(a) of Regulation CC requires certain procedures for exceptions for new accounts. [501701]
501901	Section 229.13(b) of Regulation CC requires certain procedures for exceptions for large deposits of consumers. [501901]
501902	Section 229.13(b) of Regulation CC requires certain procedures for exceptions for large deposits of nonconsumers. [501902]
502101	Section 229.13(c) of Regulation CC requires certain procedures for exceptions for redeposited checks of consumers. [502101]
502102	Section 229.13(c) of Regulation CC requires certain procedures for exceptions for redeposited checks of nonconsumers. [502102]
502301	Section 229.13(d) of Regulation CC requires certain procedures for exceptions for a repeated overdrafter. [502301]
502501	Section 229.13(e) of Regulation CC requires certain procedures for exceptions for a reasonable cause to doubt collectibility. [502501]
502701	Section 229.13(f) of Regulation CC requires certain procedures for exceptions for emergency conditions. [502701]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
502901	Section 229.13(g) of Regulation CC requires that, when invoking an exception hold for an account other than a new account, the bank must provide the customer with a notice containing certain information within prescribed time periods. (A one-time exception notice or notice of repeated overdrafts exception may be used for certain exceptions.) [502901]
502902	Section 229.13(g)(5) of Regulation CC requires a depository institution to retain a record, in accordance with § 229.21(g), of each notice provided pursuant to its application of the reasonable cause exception under paragraph (e) of this section, together with a brief statement of the facts giving rise to the bank's reason to doubt the collectibility of the check. [502902]
503101	Section 229.13(h) of Regulation CC provides that when a bank invokes one of the exceptions (other than new account) certain extensions are permitted depending on the type of check involved. [503101]
503501	Section 229.14 of Regulation CC requires that, for each interest-bearing transaction account offered by the bank, the bank begins to accrue interest on the funds deposited no later than the business day on which the bank receives provisional credit for the funds. [503501]
503601	Section 229.15 of Regulation CC requires general disclosure requirements regarding the form of disclosure, uniform reference to day of availability, multiple accounts, and dormant accounts. [503601]
503701	Section 229.16 of Regulation CC requires a disclosure of the availability policy followed by the bank in most cases including information on any exceptions under Section 229.13, on any case-by-case delays, and on the difference between proprietary and nonproprietary ATM's if deposits in the latter have a longer availability period. [503701]
503702	Section 229.16 of Regulation CC requires that the written notice (containing certain information) on holds (case-by-case delays) be provided to the depositor at the time of deposit unless the deposit is not made in person to an employee of the bank or the decision to extend the time of availability is made after the time of deposit. If the notice is not given at the time of deposit, it must be mailed or delivered to the customer not later than the first business day following the day of deposit. [503702]
503703	Section 229.16 of Regulation CC requires that, if the notice of extended hold (case-by-case delay) is not given at the time of deposit, the bank must refrain from charging the customer overdraft or return check fees if the delay caused the fees and the check was paid by the paying bank. If the bank charges such fees, it must notify the customer of the right to a refund and refund the fees if requested. [503703]
504301	Section 229.17 of Regulation CC requires that the availability policy disclosure be provided before a new customer opens an account and be provided to existing customers by mail. [504301]

Violation Code	Description
504501	Section 229.18 of Regulation CC requires certain disclosures for deposit slips, locations where consumer deposits are accepted, automated teller machines, and any changes in the funds availability policy. [504501]
504502	Section 229.18 of Regulation CC requires, upon request, the bank to provide the notice containing the applicable specific availability policy disclosure described in Section 229.16. [504502]
504701	Section 229.19 of Regulation CC requires that funds received at ATM's, night depositories or similar facilities, and bank offices by certain times must follow certain availability schedules. [504701]
504901	Section 229.19(d) of Regulation CC requires certain procedures for banks which calculate availability for non-consumer accounts based on a sample of customers' deposits. [504901]
505101	Section 229.19(f) of Regulation CC requires that each bank shall establish procedures to ensure that it complies with the regulations and shall provide each employee who performs duties subject to the regulations with a statement of procedures applicable to that employee. [505101]
505301	Section 229.21(g) of Regulation CC requires a bank retain evidence of compliance with the requirements imposed by this subpart for not less than two years. [505301]
506501	Section 229.51(b) of Regulation CC requires a reconverting bank to ensure that a substitute check that it reconverts: (1) Bears all endorsements applied by parties that previously handled the check in any form (including the original check, a substitute check, or another paper or electronic representation of such original check or substitute check) for forward collection or return; (2) Identifies the reconverting bank in a manner that preserves any previous reconverting bank identifications, in accordance with ANS X9.100-140 and appendix D of this part; AND (3) Identifies the bank that truncated the original check, in accordance with ANS X9.100-140 and appendix D of this part. [506501]
506801	Section 229.52 of Regulation CC requires that any bank (starting with the reconverting bank) that transfers, presents, or returns a substitute check (or a paper or electronic representation of a substitute check) and receives consideration for that check, warrants that the substitute check meets the legal equivalence requirements contained in Section 229.51(a) and that a check that has already been paid will not be presented for subsequent payment. [506801]
507101	Section 229.53(a) of Regulation CC requires a bank that transfers, presents, or returns a substitute check or a paper or electronic representation of a substitute check for which it receives consideration shall indemnify the recipient and any subsequent recipient (including a collecting or returning bank, the depository bank, the drawer, the drawee, the payee, the depositor, and any indorser) for any loss incurred by any recipient of a substitute check, if that loss occurred due to the receipt of a substitute check instead of the original check. [507101]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description	Violation Code	Description
507401	Section 229.54(b)(2)(ii) of Regulation CC requires a bank to inform a consumer who has submitted an incomplete claim for expedited recredit, that the claim is incomplete and identify the information that is missing. [507401]	509001	Section 229.54(d)(1) of Regulation CC requires a bank to make any amount that it recredits to a consumer account under this section available for withdrawal no later than the start of the business day after the banking day on which the bank provides the recredit. This requirement is subject to the safeguard exceptions contained in Section 229.54(d)(2). [509001]
507601	Section 229.54(b)(3) of Regulations CC allows a bank, at its discretion, to require a consumer to submit a claim in writing. A bank that requires a written submission: (1) May permit the consumer to submit the claim electronically; (2) Shall inform a consumer that submits a claim orally of the written claim requirement at the time of the oral claim, and may require such consumer to submit the written claim by the 10th business day after the banking day on which the bank received the oral claim; AND (3) Shall compute the time periods required for acting on the consumer's claim described in 229.54(c), from the date on which the bank received the written claim. [507601]	509201	Section 229.54(d)(2) of Regulation CC allows a bank to delay availability of a provisionally-recredited amount until the start of the earlier of the business day after the banking day on which the bank determines the consumer's claim is valid or the 45th calendar day after the banking day on which the bank received the claim if: (1) The consumer submits the claim during the first 30 calendar days that the account is established; (2) Without regard to the charge that gave rise to the recredit claim if (a) on six or more days during the six-month period ending on the calendar day on which the consumer submitted the claim, the balance in the account was negative or would have become negative if checks or other charges had been paid; OR (b) on two or more business days during such six-month period, the balance in the account was negative or would have become negative in the amount of \$5,000 or more if checks or other charges to the account had been paid; OR (3) The bank has reasonable cause to believe that the claim is fraudulent, based on facts that would cause a well-grounded belief in the mind of a reasonable person that the claim is fraudulent. The fact that the check in question or the consumer is of a particular class may not be the basis for invoking this exception. [509201]
507901	Section 229.54(c)(1) of Regulation CC requires a bank that receives a consumer claim that meets the requirements of Section 229.54(b) and determines that the claim is valid, to take the following actions: (1) Recredit the consumer's account for the amount of the consumer's loss, up to the amount of the substitute check, plus interest if the account is an interest-bearing account, no later than the end of the business day after the banking day on which the bank makes that determination; and (2) Send to the consumer the notice of recredit required by Section 229.54(e)(1). [507901]	509401	Section 229.54(d)(3) of Regulation CC prohibits a bank that has delayed availability under Section 229.54(d)(2) from imposing an overdraft fee with respect to drafts drawn by the consumer on such recredited funds until the fifth calendar day after the calendar day on which the bank sent the notice required by Section 229.54(e)(1). [509401]
508201	Section 229.54(c)(2) of Regulation CC requires a bank that determines that the consumer's claim is not valid, to send the consumer the notice required by Section 229.54(e)(2). [508201]	509701	Section 229.54(e)(1) of Regulation CC requires a bank that recredits a consumer account under Section 229.54(c) to send a notice to the consumer of the recredit no later than the business day after the banking day on which the bank recredits the consumer account. The notice shall describe- (1) The amount of the recredit; and (2) The date on which the recredited funds will be available for withdrawal. [509701]
508501	Section 229.54(c)(3) of Regulation CC requires that if a bank has not determined whether a claim is valid or invalid before the end of the 10th business day after the banking day on which the bank received the claim, the bank shall: (1) By the end of the 10th business day: (a) recredit the consumer's account for the amount of the consumer's loss, up to the lesser of the amount of the substitute check or \$2,500, plus interest on that amount if the account is an interest-bearing account; AND (b) send the consumer the notice required by Section 229.54(e)(1); AND (2) Recredit the consumer's account for the remaining amount of the consumer's loss, if any, up to the amount of the substitute check, plus interest if the account is an interest-bearing account, no later than the end of the 45th calendar day after the banking day on which the bank received the claim and send the consumer the notice required by Section 229.54(e)(1). [508501]	510101	Section 229.54(e)(2) of Regulation CC requires a bank that determines that a claim is invalid to send a notice to the consumer no later than the business day after the banking day on which the bank makes that determination. This notice shall- (1) Include the original check or a sufficient copy, except as provided in Section 229.58; (2) Demonstrate to the consumer that the substitute check was properly charged or the consumer's warranty claim is not valid; AND (3) Include the information or documents (in addition to the original check or sufficient copy), if any, on which the bank relied in making its determination or a statement that the consumer may request copies of such information or documents. [510101]
508801	Section 229.54(c)(4) of Regulation CC allows a bank to reverse a recredit that it has made to a consumer account under Sections 229.54(c)(1) or (c)(3), plus interest that the bank has paid, if any, on that amount, if the bank determines that the claim was not valid, and notifies the consumer in accordance with paragraph (e)(3) of this section. [508801]		



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
510401	Section 229.54(e)(3) of Regulation CC requires a bank that reverses an amount it previously recredited to a consumer account to send a notice to the consumer no later than the business day after the banking day on which the bank made the reversal. This notice shall include the information listed in Section 229.54(e)(2) and also describe- (1) The amount of the reversal, including both the amount of the recredit (including the interest component, if any) and the amount of interest paid on the recredited amount, if any, being reversed, and (2) The date on which the bank made the reversal. [510401]
510701	Section 229.57(a) of Regulation CC requires a bank to provide a brief disclosure to each of its consumer customers that describes: (1) That a substitute check is the legal equivalent of an original check; AND (2) The consumer recredit rights that apply when a consumer in good faith believes that a substitute check was not properly charged to his or her account. [510701]
511001	Section 229.57(b)(1) of Regulation CC requires a bank to provide the brief disclosure to consumer customers who receive paid original checks or paid substitute checks with periodic account statements: (1) No later than the first regularly scheduled communication with the consumer after October 28, 2004, for each consumer who is a customer of the bank on that date; AND (2) At the time the customer relationship is initiated, for each customer relationship established after October 28, 2004. [511001]
511307	Section 229.57(b)(2) of Regulation CC requires a bank to provide the brief disclosure to consumer customers who receive substitute checks on an occasional basis: (1) The bank shall provide the disclosure to a consumer customer of the bank who requests an original check or a copy of a check and receives a substitute check. If feasible, the bank shall provide this disclosure at the time of the consumer's request; otherwise, the bank shall provide this disclosure no later than the time at which the bank provides a substitute check in response to the consumer's request. (2) The bank shall provide the disclosure to a consumer customer of a bank who receives a returned substitute check, at the time the bank provides such substitute check. [511307]
<b>F</b>	<b>Fair Credit Reporting Act</b>
110000	Uncoded
110101	Section 602 of the Fair Credit Reporting Act requires any financial institution operating as a consumer reporting agency to adhere to all relevant provisions of the Act. [110101]
110221	Section 604(b)(2) of the Fair Credit Reporting Act requires the user of a consumer report for employment purposes to disclose in writing to the consumer, before the report is procured or caused to be procured, that a consumer report may be obtained for employment purposes. The user of such consumer reports must obtain the consumer's written authorization to procure the consumer report. [110221]

Violation Code	Description
110231	Section 604(b)(3) of the Fair Credit Reporting Act requires the user of a consumer report for employment purposes to provide to the consumer, before taking any adverse action based in whole or in part on the consumer report, a copy of the report and a written description of the rights of the consumer under the Act. [110231]
110251	Section 604(f) of the Fair Credit Reporting Act prohibits the user of a consumer report to use or obtain a consumer report for any purpose other than the purpose for which the consumer report is authorized and certified to be furnished in accordance with the Act. [110251]
110301	Section 605(g) of the Fair Credit Reporting Act prohibits any person that accepts credit or debit cards for the transaction of business from printing more than the last 5 digits of the card number or the expiration date upon any receipt provided to the cardholder at the point of the sale or transaction. This prohibition applies only to electronically printed receipts and not to transactions in which the sole means of recording a credit card or debit card account number is by handwriting or by an imprint or copy of the card. This prohibition is subject to the effective dates in §605(g)(3). [110301]
110306	Section 605A(h)(1)(B)(i) of the Fair Credit Reporting Act prohibits a prospective user of a consumer report that includes an initial fraud alert or an active duty alert in accordance with the statute, from establishing a new credit plan or extension of credit, other than under an open-end credit plan (as defined in section 103(i)), in the name of the consumer, or issue an additional card on an existing credit account requested by a consumer, or grant any increase in credit limit on an existing credit account requested by a consumer, unless the user utilizes reasonable policies and procedures to form a reasonable belief that the user knows the identity of the person making the request. [110306]
110309	Section 605A(h)(1)(B)(ii) of the Fair Credit Reporting Act requires that if a consumer requesting the fraud or active duty alert has specified a telephone number to be used for identity verification purposes, before authorizing any new credit plan or extension described in §605A(h)(1)(B)(i) in the name of such consumer, a user of such consumer report shall contact the consumer using that telephone number or take reasonable steps to verify the consumer's identity and confirm that the application for a new credit plan is not the result of identity theft. [110309]
110401	Section 606 of the Fair Credit Reporting Act requires the user of an investigative consumer report to disclose in writing to the consumer that an investigative consumer report may be made and that the consumer has a right to request additional disclosures as provided under the Act. This disclosure is required to be made in writing within three days after the date on which the request for such disclosure was received from the consumer or such report was first requested. [110401]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description	Violation Code	Description
110701	Section 607 of the Fair Credit Reporting Act requires a consumer reporting agency to exercise reasonable procedures in the safeguarding and disclosure of information and to furnish the required certification within the provisions of the Act. [110701]	111301	Section 615(a)(1) of the Fair Credit Reporting Act requires the user of a consumer report to provide notice of any adverse action taken against the consumer if such action is based in whole or in part on any information contained in the consumer report. [111301]
110741	Section 607(e) of the Fair Credit Reporting Act requires procurers of a consumer report for purposes of reselling the report (or any information in the report) to make certain disclosures to the consumer reporting agency that originally furnishes the report, and to exercise certain responsibilities as set forth in this section of the Act. [110741]	111302	Section 615(a)(2) of the Fair Credit Reporting Act requires the user of a consumer report to provide the consumer against whom adverse action is taken: (A) the name, address, and telephone number of the consumer reporting agency, and (B) a statement that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the consumer the specific reasons why the adverse action was taken. [111302]
110801	Section 609(e) of the Fair Credit Reporting Act generally requires that for the purpose of documenting fraudulent transactions resulting from identity theft, not later than 30 days after the date of receipt of a proper request from a victim in accordance with §609(e)(3), and subject to the adequate and proper verification of the identity of the victim and the claim of identity theft in accordance with §609(e)(2), a business entity that has provided credit to, provided for consideration products, goods, or services to, accepted payment from, or otherwise entered into a commercial transaction for consideration with, a person who has allegedly made unauthorized use of the means of identification of the victim, shall provide a copy of application and business transaction records in the control of the business entity, whether maintained by the business entity or by another person, on behalf of the business entity, evidencing any transaction alleged to be the result of identity theft to:  (A) the victim;  (B) any Federal, State, or local government law enforcement agency or officer specified by the victim in such a request, or  (C) any law enforcement agency investigating the identity theft and authorized by the victim to take receipt of records provided under this subsection. [110801]	111303	Section 615(a)(3) of the Fair Credit Reporting Act requires the user of a consumer report to provide the consumer against whom adverse action is taken with a notice of the consumer's right: (A) to obtain a free copy of a consumer report within the specified 60-day time period; and (B) to dispute with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency. [111303]
110804	Section 609(e)(2) of the Fair Credit Reporting Act requires a business entity to properly verify an individual's identity and an appropriate proof of a claim of identity theft, before providing any information about transactions or accounts that may be the result of identity theft. [110804]	111331	Section 615(d) of the Fair Credit Reporting Act requires the user of a consumer report, in connection with any credit or insurance transaction that is not initiated by the consumer, to provide with each written solicitation made to the consumer a clear and conspicuous statement containing prescribed information set forth in this section. [111331]
110808	Section 609(g) of the Fair Credit Reporting Act requires that any person who makes or arranges loans and who uses a consumer credit score as defined in subsection (f), in connection with an application initiated or sought by a consumer for a closed end loan or the establishment of an open end loan for a consumer purpose that is secured by 1 to 4 units of residential real property shall provide the credit score and certain other information required by this section including the Notice to Home Loan Applicant, as soon as is reasonably practicable. [110808]	111334	Section 615(g) of the Fair Credit Reporting Act requires that if a person acting as a debt collector on behalf of a third party that is a creditor or other user of a consumer report is notified that any information relating to a debt that the person is attempting to collect may be fraudulent or may be the result of identity theft, that person shall: (1) Notify the third party that the information may be fraudulent or may be the result of identity theft; and (2) Upon request of the consumer to whom the debt purportedly relates, provide to the consumer all information to which the consumer would otherwise be entitled if the consumer were not a victim of identity theft, but wished to dispute the debt under provisions of law applicable to that person. [111334]
		111901	Section 615(b) of the Fair Credit Reporting Act requires, when credit is denied or the cost increased based on third-party information, that the creditor inform the customer of his/her right to know the nature of the information. [111901]
		112201	Section 623(a) of the Fair Credit Reporting Act requires furnishers of information to consumer reporting agencies to provide accurate information relating to the consumer and to follow certain procedures set forth in this section of the Act to correct and update such information. [112201]
		112601	Section 623(b) of the Fair Credit Reporting Act requires furnishers of information to consumer reporting agencies to follow certain procedures set forth in this section upon notice of a dispute. [112601]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
112701	Section 623(a)(6) of the Fair Credit Reporting Act requires furnishers of information to consumer reporting agencies to have in place reasonable procedures to respond to any proper notification it receives regarding information resulting from identity theft, to prevent that furnisher from refurnishing such blocked information. Also, if a consumer properly submits an identity theft report to the furnisher of information, that furnisher may not furnish such information that purports to relate to the consumer to any consumer reporting agency, unless the furnisher subsequently knows or is informed by the consumer that the information is correct. [112701]
113001	Section 623(a)(7) of the Fair Credit Reporting Act requires financial institutions that extend credit and regularly and in the ordinary course of business furnish information to nationwide consumer reporting agencies, to provide a notice to customers in writing, when negative information about the customer is provided to the nationwide consumer reporting agency. This notice must be provided before negative information is furnished, or within 30 days after furnishing the negative information. After the notice is provided, a financial institution may submit additional negative information to a nationwide consumer reporting agency with respect to the same transaction, extension of credit, account, or customer without providing additional notice to the customer. [113001]
113401	Section 334.21(a)(1) of FDIC regulations prohibits a financial institution from using eligibility information about a consumer that the institution receives from an affiliate to make a solicitation for marketing purposes to the consumer unless: (1) It is clearly and conspicuously disclosed to the consumer in writing or, if the consumer agrees electronically, in a concise notice that the institution may use eligibility information about that consumer received from an affiliate to make solicitations for marketing purposes to the consumer; (2) The consumer is provided a reasonable opportunity and a reasonable and simple method to “opt out,” or prohibit the institution from using eligibility information to make solicitations for marketing purposes to the consumer, and (3) the consumer has not opted out. [113401]
113402	Section 334.21(a)(3) of FDIC regulations requires that the affiliate marketing notice be provided: (1) By an affiliate that has or has previously had a pre-existing business relationship with the consumer; or (2) As part of a joint notice from two or more members of an affiliated group of companies, provided that at least one of the affiliates on the joint notice has or has previously had a pre-existing business relationship with the consumer. [113402]

Violation Code	Description
113601	Section 334.22(a)(5) of FDIC regulations requires that a consumer be given a new opt-out notice if, after all continuing relationships with the financial institution or its affiliate(s) are terminated, the consumer subsequently establishes another continuing relationship with the financial institution or its affiliates(s) and the consumer’s eligibility information is to be used to make a solicitation. The new opt-out notice must apply, at a minimum, to eligibility information obtained in connection with the new continuing relationship [113601]
113801	Section 334.22(b) of FDIC regulations requires that the election of a consumer to opt out must be effective for a period of at least five years beginning when the consumer’s opt-out election is received and implemented, unless the consumer subsequently revokes the opt-out in writing or, if the consumer agrees, electronically [113801]
114001	Section 334.23(a)(1) of FDIC regulations requires that a notice be clear, conspicuous, and concise, and accurately disclose all of the elements under (i) through (vii) of this section of the regulation [114001]
114002	Section 334.23(a)(2) of FDIC regulations requires that if two or more consumers jointly obtain a product or service: (1) The opt-out notice must explain how an opt-out direction by a joint consumer will be treated; (2) If each joint consumer is permitted to opt out separately, one of the joint consumers must be permitted to opt out on behalf of all joint consumers and the joint consumers must be permitted to exercise their separate rights to opt out in a single response; (3) It is impermissible to require all joint consumers to opt out before implementing any opt-out direction [114002]
114201	Section 334.26(a) of FDIC regulations requires the opt-out notice be provided so that each consumer can reasonably be expected to receive actual notice [114201]
114401	Section 334.27(a)(1) of FDIC regulations prohibits, after the opt-out period expires, a financial institution from making solicitations based on eligibility information the financial institution receives from an affiliate to a consumer who previously opted out, unless: (1) The consumer has been given a renewal notice that complies with the requirements of this section of the regulation and Sections 334.24 through 334.26, and a reasonable opportunity and a reasonable and simple method to renew the opt-out, and the consumer does not renew the opt-out; or (2) an exception in section 334.21(c) applies. [114401]
114402	Section 334.27(a)(2) of FDIC regulations requires that each opt-out renewal must be effective for a period of at least five years [114402]
114403	Section 334.27(a)(3) of FDIC regulations requires that the renewal notice be provided: (1) By the affiliate that provided the previous opt-out notice, or its successor; or (2) As part of a joint renewal notice from two or more members of an affiliated group of companies, or their successors, that jointly provided the previous opt-out notice. [114403]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
114601	Section 334.27(b) of FDIC regulations requires that the renewal notice be clear, conspicuous, and concise and accurately disclose all of the elements under (1) through (8) of this section of the regulation. [114601]
117001	Section 334.82(c) of FDIC regulations requires a user of consumer reports to develop and implement reasonable policies and procedures designed to enable the user to form a reasonable belief that a consumer report relates to the consumer about whom it has requested the report when the user receives a notice of address discrepancy. [117001]
117101	Section 334.82(d)(1) of FDIC regulations requires a user to develop and implement reasonable policies and procedures for furnishing an address for the consumer that the user has reasonably confirmed is accurate to the consumer reporting agency from whom it received the notice of address discrepancy when the user: (i) can form a reasonable belief that the consumer report relates to the consumer; (ii) establishes a continuing relationship with the consumer; and (iii) regularly and in the ordinary course of business furnishes information to the consumer reporting agency from which the notice of address discrepancy was obtained. [117101]
117201	Section 334.82(d)(3) of FDIC regulations requires that the user furnish the consumer's address that the user has reasonably confirmed is accurate to the consumer reporting agency as part of the information it regularly furnishes for the reporting period in which it establishes a relationship with the consumer. [117201]
117501	Section 334.91(c) of FDIC regulations requires a card issuer to establish and implement reasonable policies and procedures to assess the validity of a change of address if it receives notification of a change of address for a consumer's debit or credit card account and, within a short period of time afterwards (during at least the first 30 days after it receives notification), the card issuer receives a request for an additional or replacement card for the same account. Under these circumstances, the card issuer may not issue an additional or replacement card until the card issuer: (i) notifies the cardholder of the request; or (ii) otherwise assesses the validity of the change of address in accordance with its policies and procedures. [117501]
117601	Section 334.91(e) of FDIC regulations requires that any written or electronic notice the card issuer provides must be clear and conspicuous and provided separately from its regular correspondence with the cardholder. [117601]
<b>Fair Debt Collection Practices</b>	
240000	Uncoded
240101	Section 804 of the Fair Debt Collection Practices Act requires debt collectors to adhere to prescribed procedures in communicating with any person other than the consumer for the purpose of acquiring location information about the consumer. [240101]

Violation Code	Description
241101	Section 805 of the Fair Debt Collection Practices Act prescribes certain circumstances under which a debt collector may not communicate with a consumer in connection with the collection of any debt without the prior consent of the consumer or the express permission of a court of competent jurisdiction; prohibits a debt collector from communicating, in connection with the collecting of any debt, with any person other than the consumer, his attorney, a consumer reporting agency, the creditor, the attorney of the creditor, or the attorney of the debt collector, except in the limited manner permitted; and requires a debt collector to cease further communication with a consumer when notified in writing that the consumer refuses to pay a debt or that the consumer wishes the debt collector to cease communication, except for the limited purposes permitted. [241101]
241601	Section 807 of the Fair Debt Collection Practices Act prohibits a debt collector from using any false, deceptive, or misleading representation or means in connection with the collection of any debt. [241601]
241901	Section 808 of the Fair Debt Collection Practices Act prohibits a debt collector from using unfair or unconscionable means to collect a debt. [241901]
242201	Section 809 of the Fair Debt Collection Practices Act requires the debt collector to send the consumer a written notice containing prescribed information within five days after the initial communications with him in connection with the collection of a debt. [242201]
242501	Section 811(a) of the Fair Debt Collection Practices Act requires a debt collector who brings legal action to follow prescribed guidelines. [242501]
242801	Section 812(a) of the Fair Debt Collection Practices Act prohibits any person from using certain deceptive forms. [242801]
<b>Fair Housing</b>	
350000	Uncoded
352201	Section 338.3(a) of FDIC regulations requires banks to include the Equal Housing Lender or Equal Housing Opportunity logotype and legend in written advertisement and the "Equal Housing Lender" or "Equal Opportunity Lender" statement in oral advertisements. [352201]
352801	Section 338.3(b) of FDIC regulations prohibits the use of words, symbols, models or other forms of communication in advertisements which express, imply or suggest a discriminatory preference or policy of exclusion in violation of the provision of the Fair Housing Act or the Equal Credit Opportunity Act. [352801]
353101	Section 338.4 of FDIC regulations requires banks to display the Equal Housing Lender or Equal Housing Opportunity poster, which conforms to size and text specifications, in lobby areas where deposits are received or loans covered by the Act are made. [353101]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
358801	Section 338.9 of FDIC regulations requires a bank which refers any applicants to a controlled entity and which purchases any home loans originated by the controlled entity to require the controlled entity to enter into a written agreement with the bank. The written agreement shall provide that the controlled entity shall comply with the requirements of Part 338. [358801]
358901	Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of race. [358901]
358902	Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of color. [358902]
358903	Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of religion. [358903]
358904	Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of sex. [358904]
358905	Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of handicap. [358905]
358906	Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of familial status. [358906]

Violation Code	Description
358907	Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of national origin. [358907]
359001	Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of race. [359001]
359002	Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of color. [359002]
359003	Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of religion. [359003]
359004	Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of sex. [359004]



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description	Violation Code	Description
359005	Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of handicap. [359005]	359202	Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of color. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of color; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of color; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of color. [359202]
359006	Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of familial status. [359006]	359203	Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of religion. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of religion; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of religion; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of religion. [359203]
359007	Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of national origin. [359007]	359204	Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of sex. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of sex; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of sex; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of sex. [359204]
359201	Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of race. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of race; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of race; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of race. [359201]		

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
359205	Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of handicap. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of handicap; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of handicap; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of handicap. [359205]
359206	Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of familial status. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of familial status; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of familial status; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of familial status. [359206]
359207	Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of national origin. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of national origin; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of national origin; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of national origin. [359207]

Violation Code	Description
359401	Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of race. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of race; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of race. [359401]
359402	Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of color. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of color; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of color. [359402]
359403	Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of religion. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of religion; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of religion. [359403]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
359404	Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of sex. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of sex; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of sex. [359404]
359405	Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of handicap. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of handicap; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of handicap. [359405]
359406	Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of familial status. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of familial status; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of familial status. [359406]

Violation Code	Description
359407	Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of national origin. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of national origin; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of national origin. [359407]
<b>Financial Information Privacy Rule</b>	
840000	Uncoded
840101	Section 332.4(a)(1) of FDIC regulations requires a financial institution to provide a clear and conspicuous initial notice that accurately reflects its privacy policies and practices to an individual who becomes its customer, as defined under §332.3, not later than when a customer relationship is established, except as provided in paragraph (e) of this section. [840101]
840102	Section 332.4(a)(2) of FDIC regulations requires a financial institution to provide a clear and conspicuous initial notice that accurately reflects its privacy policies and practices to a consumer, as defined under §332.3, before disclosing any nonpublic personal information about the consumer to any nonaffiliated third party, if such a disclosure is made other than as authorized by §§332.14 and 332.15. [840102]
840301	Section 332.4(f) of FDIC regulations requires an initial privacy notice required by this section to be delivered in accordance with §332.9. [840301]
840501	Section 332.5(a)(1) of FDIC regulations requires a financial institution to provide a clear and conspicuous notice to customers that accurately reflects its privacy policies and practices not less than annually during the continuation of the customer relationship. [840501]
840601	Section 332.5(d) of FDIC regulations requires an annual notice required by this section to be delivered in accordance with §332.9. [840601]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
840801	<p>Section 332.6(a) of FDIC regulations requires that initial, annual, and revised privacy notices provided by a financial institution include each of the following items of information that applies to the financial institution and to the consumers who are sent a privacy notice: (1) The categories of nonpublic personal information that it collects; (2) The categories of nonpublic personal information that it discloses; (3) The categories of affiliates and nonaffiliated third parties to whom it discloses nonpublic personal information, other than those parties to whom it discloses information under §§332.14 and 332.15; (4) The categories of nonpublic personal information about its former customers that it discloses and the categories of affiliates and nonaffiliated third parties to whom it discloses nonpublic personal information about its former customers, other than those parties to whom it discloses information under §§332.14 and 332.15;</p> <p>(5) If it discloses nonpublic personal information to a nonaffiliated third party under § 332.13 (and no other exception in §332.14 or 332.15 applies to that disclosure), a separate statement of the categories of information it discloses and the categories of third parties with whom it has contracted; (6) An explanation of the consumer's right under §332.10(a) to opt out of the disclosure of nonpublic personal information to nonaffiliated third parties, including the method(s) by which the consumer may exercise that right at that time; (7) Any disclosures that it makes under section 603(d)(2)(A)(iii) of the Fair Credit Reporting Act (15 U.S.C. 1681a(d)(2)(A)(iii)) (that is, notices regarding the ability to opt out of disclosures of information among affiliates); (8) Its policies and practices with respect to protecting the confidentiality and security of nonpublic personal information; and (9) Any disclosure that it makes under paragraph (b) of this section. [840801]</p>
841001	<p>Section 332.7(a)(1) of FDIC regulations requires a financial institution that provides an opt out notice under §332.10(a), to provide a clear and conspicuous notice to each of its consumers that accurately explains the right to opt out under that section. The notice must state: (i) That you disclose or reserve the right to disclose nonpublic personal information about your consumer to a nonaffiliated third party; (ii) That the consumer has the right to opt out of that disclosure; and (iii) A reasonable means by which the consumer may exercise the opt out right. [841001]</p>
841201	<p>Section 332.7(c) of FDIC regulations requires a financial institution that provides the opt out notice later than the initial notice required under §332.4, to include a copy of the initial notice with the opt out notice in writing or, if the consumer agrees, electronically. [841201]</p>
841202	<p>Section 332.7(d) of FDIC regulations requires a financial institution that provides an opt out notice to consumers that jointly obtain a financial product or service to explain how the opt out direction will be treated and permit, in accordance with this section, the joint consumers to exercise the right to opt out. An institution may not require all joint consumers to opt out before it implements any opt out direction. [841202]</p>

Violation Code	Description
841301	<p>Section 332.7(e) of FDIC regulations requires financial institutions to comply with a consumer's opt out direction as soon as reasonably practicable after it is received. [841301]s</p>
841501	<p>Section 332.7(g)(1) of FDIC regulations requires that a consumer's direction to opt out under this section shall remain effective until the consumer revokes it in writing or, if the consumer agrees, electronically. [841501]</p>
841502	<p>Section 332.7(g)(2) of FDIC regulations requires then when a customer relationship terminates, the customer's opt out direction continues to apply to the nonpublic personal information that the financial institution collected during, or related to, that relationship. If the individual subsequently establishes a new customer relationship with you, the opt out direction that applied to the former relationship does not apply to the new relationship. [841502]</p>
841601	<p>Section 332.7(h) of FDIC regulations requires an opt out notice required by this section to be delivered in accordance with §332.9. [841601]</p>
841801	<p>Section 332.8(a) of FDIC regulations prohibits a financial institution, directly or through any affiliate, from disclosing any nonpublic personal information about a consumer to a nonaffiliated third party other than as described in the initial notice that it provided to that consumer under §332.4, unless: (1) The financial institution provided to the consumer a clear and conspicuous revised notice that accurately describes your policies and practices; (2) The financial institution provided to the consumer a new opt out notice; (3) The financial institution has given the consumer a reasonable opportunity, before you disclose the information to the nonaffiliated third party, to opt out of the disclosure; and (4) The consumer does not opt out. [841801]</p>
842001	<p>Section 332.8(c) of FDIC regulations requires a revised policy notice required by this section to be delivered in accordance with §332.9. [842001]</p>
842301	<p>Section 332.10(a)(1) of FDIC regulations prohibits a financial institution from disclosing, directly or through any affiliate, any nonpublic personal information about a consumer to a nonaffiliated third party unless: (i) The consumer has been provided an initial notice as required under §332.4; (ii) The consumer has been provided an opt out notice as required in §332.7; (iii) The consumer has been given a reasonable opportunity, before the information is disclosed to the nonaffiliated third party, to opt out of the disclosure; and (iv) The consumer does not opt out. [842301]</p>

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
842401	Section 332.11(a)(1) of FDIC regulations requires that if you are a financial institution that receives nonpublic personal information from a nonaffiliated financial institution under an exception in §332.14 or 332.15 of this part, your disclosure and use of that information is limited as follows: (i) You may disclose the information to the affiliates of the financial institution from which you received the information; (ii) You may disclose the information to your affiliates, but your affiliates may, in turn, disclose and use the information only to the extent that you may disclose and use the information; and (iii) You may disclose and use the information pursuant to an exception in § 332.14 or 332.15 in the ordinary course of business to carry out the activity covered by the exception under which you received the information. [842401]
842501	Section 332.11(b)(1) of FDIC regulations requires that if you are a financial institution that receives nonpublic personal information from a nonaffiliated financial institution other than under an exception in §332.14 or 332.15 of this part, you may disclose the information only: (i) To the affiliates of the financial institution from which you received the information; (ii) To your affiliates, but your affiliates may, in turn, disclose the information only to the extent that you can disclose the information; and (iii) To any other person, if the disclosure would be lawful if made directly to that person by the financial institution from which you received the information. [842501]
842601	Section 332.11(c) of FDIC regulations requires that if you are a financial institution that discloses nonpublic personal information to a nonaffiliated third party under an exception in §332.14 or 332.15 of this part, the third party may disclose and use that information only as follows: (1) The third party may disclose the information to your affiliates; (2) The third party may disclose the information to its affiliates, but its affiliates may, in turn, disclose and use the information only to the extent that the third party may disclose and use the information; and (3) The third party may disclose and use the information pursuant to an exception in §332.14 or 332.15 in the ordinary course of business to carry out the activity covered by the exception under which it received the information. [842601]
842701	Section 332.11(d) of FDIC regulations requires that if you are a financial institution that discloses nonpublic personal information to a nonaffiliated third party other than under an exception in §332.14 or 332.15 of this part, the third party may disclose the information only: (1) To your affiliates; (2) To its affiliates, but its affiliates, in turn, may disclose the information only to the extent the third party can disclose the information; and (3) To any other person, if the disclosure would be lawful if you made it directly to that person. [842701]

Violation Code	Description
842901	Section 332.12(a) of FDIC regulations prohibits a financial institution from disclosing, directly or through an affiliate (other than to a consumer reporting agency), an account number or similar form of access number or access code for a consumer's credit card account, deposit account, or transaction account to any nonaffiliated third party for use in telemarketing, direct mail marketing, or other marketing through electronic mail to the consumer. [842901]
<b>Flood Insurance</b>	
150000	Uncoded
150101	Section 339.3(a) of FDIC regulations prohibits a financial institution from making, increasing, extending, or renewing a designated loan secured by a building, a mobile home, or personal property unless the underlying security is covered by flood insurance. [150101]
150102	Section 339.3(a) of FDIC regulations requires that the building, mobile home, or personal property securing a designated loan be covered by flood insurance for the term of the loan. [150102]
150103	Section 339.3(a) of FDIC regulations requires that the amount of insurance must be at least equal to the lesser of the outstanding principal balance of the designated loan or the maximum limit of coverage available for the particular type of property securing the loan. [150103]
150201	Section 339.5 of FDIC regulations requires a financial institution that escrows taxes, insurance premiums, fees or any other charges for a loan secured by residential improved real estate or a mobile home that is made, increased, extended, or renewed on or after October 1, 1996, to also require the escrow of all premiums and fees for any required flood insurance. [150201]
150202	Section 339.5 of FDIC regulations requires a financial institution, or a servicer, to deposit the flood insurance premiums on behalf of the borrower in an escrow account. [150202]
150203	Section of 339.5 of FDIC regulations requires a financial institution to pay the amount owed to the insurance provider from the escrow account by the due date when such premiums are due following the receipt of a notice from the Director of FEMA or other provider of flood insurance that premiums are due. [150203]
150301	Section 339.6(b) of FDIC regulations requires the financial institution to maintain a copy of the completed standard flood hazard determination form, in either hard copy or electronic form, for the period of time the financial institution owns the loan. [150301]
150401	Section 339.6(a) of FDIC regulations requires a financial institution to use the standard flood hazard determination form developed by the Director of FEMA when determining whether the building or mobile home offered as collateral for a loan is or will be located in a special flood hazard area in which flood insurance is available. [150401]



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
150501	Section 339.9(a) of FDIC regulations requires a financial institution to furnish a written notice to the borrower and to the servicer in all cases whether or not flood insurance is available under the Act for the collateral securing the loan when making, increasing, extending, or renewing a loan secured by a building or a mobile home located or to be located in a designated special flood hazard area. [150501]
150502	Section 339.9(c) of FDIC regulations requires that the financial institution provide the notice required by paragraph (a) of this section to the borrower within a reasonable time before the completion of the transaction, and to the servicer as promptly as practicable after the financial institution provides notice to the borrower and in any event no later than the time the bank provides other similar notices to the servicer concerning hazard insurance and taxes. [150502]
150503	Section 339.9(d) of FDIC regulations requires a financial institution to maintain a record of the receipt of the notices by the borrower and the servicer for the period of time the financial institution owns the loan. [150503]
150601	Section 339.7 of FDIC regulations requires a financial institution or servicer that determines at any time during the term of a designated loan, that the building or mobile home and any personal property securing the designated loan is not covered by flood insurance or is covered by flood insurance in an amount less than the amount required by Section 339.3 to notify the borrower that the borrower should obtain flood insurance, at the borrower's expense, in an amount at least equal to the amount required under Section 339.3 for the remaining term of the loan. [150601]
150602	Section 339.7 of FDIC regulations requires a financial institution or servicer to purchase insurance on the borrower's behalf if the borrower fails to obtain flood insurance within 45 days after notification. [150602]
150701	Section 339.8(a) of FDIC regulations requires that a determination fee charged by a financial institution for determining whether the building or mobile home securing the loan is located in a special flood hazard areas be reasonable. [150701]
150801	Section 339.8(b) of FDIC regulations states that the determination fee authorized by paragraph (a) of this section may be charged to the borrower if the determination meets one of the following conditions: (1) Is made in connection with a making, increasing, extending, or renewing of the loan that is initiated by the borrower; (2) Reflects the Director of FEMA's revision or updating of floodplain areas or flood-risk zones; (3) Reflects the Director of FEMA's publication of a notice or compendium that: (i) Affects the area in which building or mobile home securing the loan is located; or (ii) By determination of the Director of FEMA, may reasonably require a determination whether the building or mobile home securing the loan is located in a special flood hazard area; or (4) Results in the purchase of flood insurance coverage by the lender or its servicer on behalf of the borrower under Section 339.7. [150801]

Violation Code	Description
150901	Section 339.9(b) of FDIC regulations requires that the written notice include a warning, in a form approved by the Director of FEMA, that the building or the mobile home is or will be located in a special flood hazard area. [150901]
150902	Section 339.9(b) of FDIC regulations requires that the written notice include a description of the flood insurance purchase requirements set forth in section 102(b) of the Flood Disaster Protection Act of 1973, as amended (42 U.S.C. 4012a(b)). [150902]
150903	Section 339.9(b) of FDIC regulations requires that the written notice include a statement, where applicable, that flood insurance coverage is available under the NFIP and may also be available from private insurers. [150903]
150904	Section 339.9(b) of FDIC regulations requires that the written notice include a statement whether Federal disaster relief assistance may be available in the event of damage to the building or mobile home caused by flooding in a Federally-declared disaster. [150904]
151001	Section 339.9(e) of FDIC regulations states that a financial institution must obtain satisfactory written assurance from a seller or lessor that, within a reasonable time before the completion of the sale or lease transaction, the seller or lessor will provide an applicable notice required by paragraph (a) to a purchaser or lessee if the financial institution does not provide such notice. [151001]
151002	Section 339.9(e) of FDIC regulations requires a financial institution to maintain a record of the written assurance from the seller or lessor for the period of time the financial institution owns the loan. [151002]
151101	Section 339.9(f) of FDIC regulations requires a financial institution to use the prescribed language presented in appendix A to this part in the written notice to borrowers. [151101]
151201	Section 339.10(a) of FDIC regulations requires a financial institution to notify the Director of FEMA in writing of the identity of the servicer of the loan when a financial institution makes, increases, extends, renews, sells, or transfers a loan secured by a building or mobile home located or to be located in a special flood hazard area. [151201]
151301	Section 339.10(b) of FDIC regulations requires a financial institution to notify the Director of FEMA of any change in the servicer of a loan described in paragraph (a) of this section within 60 days after the effective date of change. [151301]
<b>H</b>	<b>Home Mortgage Disclosure Act</b>
370000	Uncoded

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description	Violation Code	Description
370101	Section 203.4(a) of Regulation C requires a nonexempt financial institution to collect data regarding applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. An institution is required to collect data regarding requests under a preapproval program (as defined in § 203.2(b)) only if the preapproval request is denied or results in the origination of a home purchase loan. All reportable transactions shall be recorded within thirty calendar days after the end of the calendar quarter in which final action is taken. [370101]	370103	Section 203.4(a) of Regulation C requires a nonexempt financial institution to collect data regarding applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. These transactions shall be recorded in accordance with Appendix A and the Official Staff Commentary on Regulation C, which provides that a nonexempt financial institution should not report as originations loans that it forwarded to another lender for approval prior to closing, and that were approved and subsequently acquired by that lender (whether or not they were closed in the name of the nonexempt financial institution). Additionally, the Official Staff Commentary on Regulation C provides that a nonexempt financial institution shall report the data for all applications that did not result in originations (whether or not they would have closed in the name of the nonexempt financial institution). [370103]
370102	Section 203.4(a) of Regulation C requires a nonexempt financial institution to collect data regarding applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. An institution is required to collect data regarding requests under a preapproval program (as defined in § 203.2(b)) only if the preapproval request is denied or results in the origination of a home purchase loan. These data must be collected on a register in the format prescribed in Appendix A. The data recorded shall include the following items: (1) An identifying number for the loan or loan application, and the date the application was received. (2) The type of loan or application. (3) The purpose of the loan or application. (4) Whether the application is a request for preapproval and whether it resulted in a denial or in an origination. (5) The property type to which the loan or application relates. (6) The owner-occupancy status of the property to which the loan or application relates. (7) The amount of the loan or the amount applied for. (8) The type of action taken, and the date. (9) The location of the property to which the loan or application relates, by MSA or by Metropolitan Division, by state, by county, and by census tract, if the institution has a home or branch office in that MSA or Metropolitan Division. (10) The ethnicity, race, and sex of the applicant or borrower, and the gross annual income relied on in processing the application. (11) The type of entity purchasing a loan that the institution originates or purchases and then sells within the same calendar year (this information need not be included in quarterly updates). (12) For originated loans subject to Regulation Z, 12 CFR part 226, the difference between the loan's annual percentage rate (APR) and the yield on Treasury securities having comparable periods of maturity, if that difference is equal to or greater than 3 percentage points for loans secured by a first lien on a dwelling, or equal to or greater than 5 percentage points for loans secured by a subordinate lien on a dwelling. The lender shall use the yield on Treasury securities as of the 15th day of the preceding month if the rate is set between the 1st and the 14th day of the month and as of the 15th day of the current month if the rate is set on or after the 15th day, as prescribed in appendix A to this part. (13) Whether the loan is subject to the Home Ownership and Equity Protection Act of 1994. (14) The lien status of the loan or application (first lien, subordinate lien, or not secured by a lien on a dwelling). [370102]	370301	Section 203.4(b) of Regulation C requires a nonexempt financial institution to collect data regarding applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. An institution is required to collect data regarding requests under a preapproval program (as defined in § 203.2(b)) only if the preapproval request is denied or results in the origination of a home purchase loan. These collected data shall include the ethnicity, race, and sex of the applicant or borrower as prescribed in Appendix B. [370301]
		370302	Section 203.4(d) of Regulation C requires that a nonexempt financial institution shall not report: (1) Loans originated or purchased by the financial institution acting in a fiduciary capacity (such as trustee); (2) Loans on unimproved land; (3) Temporary financing (such as bridge or construction loans); (4) The purchase of an interest in a pool of loans (such as mortgage-participation certificates, mortgage-backed securities, or real estate mortgage investment conduits); (5) The purchase solely of the right to service loans; or (6) Loans acquired as part of a merger or acquisition, or as part of the acquisition of all of the assets and liabilities of a branch office as defined in § 203.2(c)(1). [370302]
		370303	Section 203.4(e) of Regulation C requires nonexempt banks and savings associations that are required to report data on small business, small farm, and community development lending under regulations that implement the Community Reinvestment Act of 1977 to also collect the location of property located outside metropolitan areas in which the institution has a home or branch office, or outside any metropolitan area. [370303]
		370501	Section 203.5(a)(1) of Regulation C requires a nonexempt financial institution to send its complete loan/application register to the agency office specified in Appendix A by March 1 following the calendar year for which the loan data are compiled. The institution shall retain a copy for its records for at least three years. [370501]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
370505	Section 203.5(a)(2) of Regulation C requires a nonexempt subsidiary of a bank or savings association to complete a separate loan/application register. The subsidiary shall submit the register, directly or through its parent, to the agency that supervises its parent, to the agency office specified in Appendix A, by March 1 following the calendar year for which the loan data are compiled. The subsidiary shall retain a copy for its records for at least three years. [370505]
370701	Section 203.5(b)(2) of Regulation C requires a nonexempt financial institution to make its disclosure statement (prepared by the FFIEC) available to the public at its home office no later than three business days after receiving it from the FFIEC. [370701]
370702	Section 203.5(b)(3) of Regulation C requires a nonexempt financial institution to either: (i) Make its disclosure statement available to the public, within ten business days of receiving it, in at least one branch office in each other metropolitan area where the institution has offices (the disclosure statement need only contain data relating to the metropolitan area where the branch is located); or (ii) Post the address for sending written requests in the lobby of each branch office in other metropolitan area where the institution has offices; and mail or deliver a copy of the disclosure statement within fifteen calendar days of receiving a written request (The disclosure statement need only contain data relating to the metropolitan area for which the request is made.). Including the address in the general notice required under paragraph (e) of this section satisfies this requirement. [370702]
370801	Section 203.5(c) of Regulation C requires a nonexempt financial institution to make its loan/application register available to the public after removing the following information regarding each entry: the application or loan number, the date that the application was received, and the date action was taken. An institution shall make its modified register available following the calendar year for which the data are compiled, by March 31 for a request received on or before March 1, and within thirty calendar days for a request received after March 1. The modified register need only contain data relating to the metropolitan area for which the request is made. [370801]
370901	Section 203.5(d) of Regulation C requires a nonexempt financial institution to make its modified register available to the public for a period of three years and its disclosure statement available for a period of five years. An institution shall make the data available for inspection and copying during the hours the office is normally open to the public for business. It may impose a reasonable fee for any cost incurred in providing or reproducing the data. [370901]

Violation Code	Description
371101	Section 203.5(e) of Regulation C requires a nonexempt financial institution to post a general notice about the availability of its HMDA data in the lobby of its home office and of each branch office located in a metropolitan area. An institution shall provide promptly upon request the location of the institution's offices where the statement is available for inspection and copying, or it may include the location in the lobby notice. [371101]
<b>Homeowners Protection Act</b>	
830000	Uncoded
830101	Section 4(a)(1) of the Homeowners Protection Act requires written initial disclosures at the time of consummation for residential mortgage transactions requiring borrower paid mortgage insurance. [830101]
830102	Section 4(a)(1)(A) of the Homeowners Protection Act requires specific information on the initial disclosures for a fixed rate residential mortgage transaction. This information includes an initial amortization schedule, notice of the borrower's right to request the cancellation of the private mortgage insurance (PMI) at a scheduled or actual 80% loan-to-value level, the automatic termination date when the PMI is scheduled to reach a 78% loan-to-value level, and the Act's exemptions from cancellation or termination. [830102]
830103	Section 4(a)(1)(B) of the Homeowners Protection Act requires an initial disclosure notice for adjustable rate residential mortgage transactions that includes the borrower's right to request the cancellation of the private mortgage insurance (PMI) at a scheduled or actual 80% loan-to-value level, the servicer's requirement to notify the borrower when the 80% loan-to-value level is scheduled or achieved, the requirement to automatically terminate the PMI at a 78% loan-to-value level, and the Act's exemptions from cancellation or termination. [830103]
830201	Section 4(a)(2) of the Homeowners Protection Act requires an initial disclosure notice for high-risk residential mortgage transactions stating that private mortgage insurance would not be required beyond the midpoint of the loan's amortization schedule if the payments are current. [830201]
830202	Section 6(c)(1) of the Homeowners Protection Act requires, in a residential mortgage transaction involving lender paid mortgage insurance, that the written notice containing information specified under this section be provided not later than the date of the loan commitment. [830202]
830203	Section 6(c)(1) of the Homeowners Protection Act requires, in a residential mortgage transaction involving lender paid mortgage insurance, that a written notice be provided to the borrower explaining certain unique features of "lender paid mortgage insurance" (LPMI) and how this type of insurance differs from "borrower paid mortgage insurance" (BPMI). [830203]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
830301	Section 4(a)(3) of the Homeowners Protection Act requires annual written statements for residential mortgage transactions that require private mortgage insurance (PMI). The annual statement must set forth the borrower's rights to cancellation or termination of the PMI and the servicer's address and telephone number so the borrower may contact the server to determine if the borrower may cancel the PMI. [830301]
830302	Section 4(a)(1)(B) of the Homeowners Protection Act requires the servicer to notify the borrower when the principal balance of an adjustable rate residential mortgage transaction reaches 80% of the original value of the secured property so the borrower may have the opportunity to request that PMI be cancelled. [830302]
830303	Section 4(b) of the Homeowners Protection Act requires annual written statements for residential mortgages requiring private mortgage insurance (PMI) that were consummated before July 29, 1999. The statements must indicate that the PMI may be canceled with the consent of the lender or in accordance with state law and shall include the servicer's address and telephone number so the borrower may contact the servicer to determine if the borrower may cancel the PMI. [830303]
830401	Section 5(a) of the Homeowners Protection Act requires the servicer to notify the borrower in writing not later than 30 days after the private mortgage insurance (PMI) is cancelled or terminated. The notice shall disclose that the PMI is terminated and the borrower no longer has the PMI, and that no further premiums, payments, or other fees are due or payable by the borrower in connection with the PMI. [830401]
830402	Section 5(b)(1) of the Homeowners Protection Act requires the servicer to provide a written notice to the borrower that a mortgage will not qualify for cancellation or termination of private mortgage insurance. The notice shall disclose the grounds on which the request was determined. If an appraisal was used, the servicer must give the results of the appraisal to the borrower. [830402]
830403	Section 5(b)(2) of the Homeowners Protection Act requires that the notice required under Section 5(b)(1) must be provided not later than 30 days following the later of: (1) the date the borrower's request for cancellation is received; or (2) the date on which the borrower satisfies any evidence or certification requirements. If the requirements of an automatic termination are not met, the notice is due not later than 30 days after the scheduled termination date. [830403]
830501	Section 6(c)(2) of the Homeowners Protection Act requires, in a residential mortgage transaction involving lender paid mortgage insurance, that a written notice to be provided to the borrower not later than 30 days after the termination date that would apply in the case of borrower paid mortgage insurance. The notice shall indicate that the borrower may wish to review financing options that could eliminate the requirement for private mortgage insurance. [830501]

Violation Code	Description
830502	Section 3(a) of the Homeowners Protection Act requires the servicer to cancel private mortgage insurance (PMI) when the borrower submits a request in writing to the servicer, has a good payment history, and meets certain previously established qualifications.[830502]
830503	Section 3(b) of the Homeowners Protection Act requires the servicer to terminate private mortgage insurance (PMI) on the earliest date that both: (1) the mortgage principal is scheduled to reach 78% of the original value of the secured property; and (2) the borrower is current on mortgage payments. [830503]
830601	Section 3(c) of the Homeowners Protection Act prohibits the servicer from requiring private mortgage insurance beyond the first day of the month immediately following the date that is the midpoint of the loan's amortization period if the loan payments are current. [830601]
830602	Section 3(d) of the Homeowners Protection Act prohibits additional payments or premiums for private mortgage insurance 30 days after the insurance is cancelled or terminated. [830602]
830603	Section 3(e) of the Homeowners Protection Act requires the servicer to return all unearned private mortgage insurance (PMI) premiums to the borrower within 45 days after canceling or terminating PMI coverage. [830603]
830701	Section 3(f)(2) of the Homeowners Protection Act requires the servicer to terminate borrower paid mortgage insurance for high-risk non-conforming loans when the mortgage principal is scheduled to reach 77% of the original value of the secured property. [830701]
830702	Section 7 of the Homeowners Protection Act prohibits the imposition of fees or other costs on any borrower with respect to any disclosure or notification requirements of this Act. [830702]

### Homeownership Counseling

900000	Uncoded
900101	Section 106(c)(5) of the Housing and Urban Development Act of 1968, as amended, requires a creditor within 45 days of delinquency to notify the eligible homeowner who fails to pay any amount by the due date of the availability of homeownership counseling. [900101]

### I

### Interest on Deposits

220000	Uncoded
220101	Section 329.1(b)(3) of FDIC regulations prohibits the maintenance of NOW accounts by certain for profit corporations, partnerships or associations. [220101]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
220401	Section 329.2 of FDIC regulations prohibits payment of interest on demand deposits, as the term is defined in Section 329.1(b) of the regulation, except for those payments of interest or other remuneration on any deposit, which, if held by a member bank, would be allowed under 12 USC 371a and 461, or by regulation of the Board of Governors of the Federal Reserve System. [220401]
227801	Section 329.103(b) of FDIC regulations prohibits the averaging of premium costs. [227801]
228001	Section 329.103(c) of FDIC regulations prohibits the solicitation of funds for deposit on the basis that the financial institution will divide the funds into several accounts for the purpose of enabling the financial institution to pay the depositor more than two premiums within a twelve-month interval. [228001]
228101	Section 329.103(d) of FDIC regulations requires the financial institution to retain sufficient information for examiners to determine that the requirements of this section have been satisfied. [228101]
<b>Interstate Banking</b>	
820000	Uncoded
820101	Part 369 of the FDIC regulations prohibits a bank from using any authority to engage in interstate branching pursuant to the Interstate Act primarily for the purpose of deposit production. The bank's statewide loan-to-deposit ratio is less than 50 percent of the relevant host state loan-to-deposit ratio and the bank is not meeting the credit needs of the communities in the host state that are served by the bank. [820101]
<b>L Limitations on Terms of Consumer Credit Extended to Service Members and Dependents</b>	
760000	Uncoded
760401	Section 232.4(b) of the Department of Defense regulations states that a creditor or an assignee may not impose an MAPR greater than 36 percent in connection with an extension of consumer credit to a covered borrower. [760401]
760601	Section 232.6(a) of the Department of Defense regulations requires a creditor to provide the member or dependent the following information clearly and conspicuously before consummation of the consumer credit transaction: (1) The MAPR and the total dollar amount of all charges included in the MAPR; (2) Any disclosures required by Regulation Z; (3) A clear description of the payment obligation of the covered borrower; and (4) A statement that says in part, "Federal law provides important protections to regular or reserve members of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer, and their dependents." [760601]

Violation Code	Description
760701	Section 232.6(b)(1) of the Department of Defense regulations requires that the creditor provide the disclosures required by this part in writing in a form the covered borrower can keep. [760701]
760702	Section 232.6(b)(2) of the Department of Defense regulations requires that the creditor provide the disclosures required by this part orally before consummation. [760702]
760901	Section 232.8(a) of the Department of Defense regulations makes it unlawful for any creditor to extend consumer credit to a covered borrower when: (1) The creditor rolls over, renews, repays, refinances, or consolidates any consumer credit extended to the covered borrower by the same creditor with the proceeds of other consumer credit extended by that creditor to the same borrower, unless the new transaction results in more favorable terms to the covered borrower, such as a lower MAPR; (2) The covered borrower is required to waive the covered borrower's right to legal recourse under any otherwise applicable provision of State or Federal law; (3) The creditor requires the covered borrower to submit to arbitration or imposes other onerous legal notice provisions in the case of a dispute; (4) The creditor demands unreasonable notice from the covered borrower as a condition for legal action; (5) The creditor uses a check or other method of access to a deposit, savings, or other financial account maintained by the covered borrower; (6) The creditor requires that the covered borrower establish an allotment to repay the obligation; and (7) The covered borrower is prohibited from prepaying the consumer credit or is charged a penalty fee for prepaying all or part of the consumer credit. [760901]
<b>N NDP - Insurance Sales</b>	
860000	Uncoded
860101	Section 343.30(a) of FDIC regulations prohibits banks and others who act on their behalf or who sell insurance on bank premises from engaging in any practice that would lead a consumer to believe that an extension of credit is conditional upon either: (1) the purchase of an insurance product or annuity from the bank or any of its affiliates; or (2) an agreement by the consumer not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity. [860101]
860110	Section 343.30(b)(1) of FDIC regulations prohibits banks, others who act on their behalf, and others who sell insurance on bank premises from engaging in any practice or using any advertisement at any office of, or on behalf of, the bank or a subsidiary of the bank that could mislead any person or otherwise cause a reasonable person to reach an erroneous belief with respect to the fact that an insurance product or annuity sold or offered for sale is not backed by the Federal government or the bank, or the fact that the insurance product or annuity is not insured by the FDIC. [860110]



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description	Violation Code	Description
860120	Section 343.30(b)(2) of FDIC regulations prohibits banks, others who act on their behalf, and others who sell insurance on bank premises from engaging in any practice or using any advertisement at any office of, or on behalf of, the bank or a subsidiary of the bank that could mislead any person or otherwise cause a reasonable person to reach an erroneous belief with respect to the fact that an insurance product or annuity that involves investment risk does involve such risk, including the potential that principal may be lost and that the product may decline in value. [860120]	860310	Section 343.40(b) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must in the case of an application for credit in connection with which an insurance product or annuity is solicited, offered, or sold, disclose that the bank may not condition an extension of credit on either: (1) the consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or (2) the consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity. [860310]
860130	Section 343.30(b)(3) of FDIC regulations prohibits banks and others who act on their behalf or who sell insurance on bank premises from engaging in any practice or using any advertisement at any office of, or on behalf of, the bank or a subsidiary of the bank that could mislead any person or otherwise cause a reasonable person to reach an erroneous belief with respect to the fact that: (1) the approval of an extension of credit to a consumer by the bank or subsidiary may not be conditioned on the purchase of an insurance product or annuity by the consumer from the bank or a subsidiary of the bank; and (2) the consumer is free to purchase the insurance product or annuity from another source. [860130]	860401	Section 343.40(c)(1) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide the disclosures required by §343.40(a) orally and in writing before the completion of the initial sale of an insurance product or annuity to a consumer, unless the exceptions contained in §343.40(c)(2),(3),or (4) for sales transacted by mail, telephone or electronically are applicable. [860401]
860201	Section 343.30(c) of FDIC regulations prohibits banks, others who act on their behalf, and others who sell insurance on bank premises from selling or offering for sale, as principal, agent, or broker, any life or health insurance product if the status of the applicant or insured as a victim of domestic violence or as a provider of services to victims of domestic violence is considered as a criterion in any decision with regard to insurance underwriting, pricing, renewal, or scope of coverage of such product, or with regard to the payment of insurance claims on such product, except as required or expressly permitted under state law. [860201]	860420	Section 343.40(c)(2) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide the disclosures required by §343.40(b) orally and in writing at the time the consumer applies for an extension of credit in connection with which an insurance product or annuity is solicited, offered, or sold, unless the exceptions contained in §343.40(c)(2),(3),or (4) for sales transacted by mail, telephone, or electronically are applicable. [860420]
860301	Section 343.40(a) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must, in connection with the initial purchase of an insurance product or annuity by a consumer, disclose to the consumer, except to the extent the disclosure would not be accurate, that: (1) the insurance product or annuity is not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank; (2) the insurance product or annuity is not insured by the FDIC or any other agency of the United States, the bank, or (if applicable) an affiliate of the bank; and (3) in the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the product, including the possible loss of value. [860301]	860450	Section 343.40(c)(5) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide all disclosures required by §343 in a manner which is conspicuous, simple, direct, readily understandable, and designed to call attention to the nature and significance of the information provided. [860450]
		860460	Section 343.40(c)(6) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide all disclosures required by §343 in a meaningful form. [860460]
		860470	Section 343.40(c)(7) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must obtain from the consumer, at the time a consumer receives the disclosures required under §343.40(a) or (b), or at the time of the initial purchase by the consumer of an insurance product or annuity, a written acknowledgment by the consumer that the consumer received the disclosures, unless an exception for sales transacted by telephone is applicable. [860470]
		860501	Section 343.40(d) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide the disclosures described in §343.40(a) in advertisements and promotional material for insurance products or annuities unless the advertisements and promotional materials are of a general nature describing or listing the services or products offered by a bank. [860501]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
860601	Section 343.50(a) of FDIC regulations requires banks, to the extent practicable, to keep the area where they conduct transactions involving insurance products or annuities physically segregated from areas where retail deposits are routinely accepted from the general public, identify the areas where insurance product or annuity sales activities occur, and clearly delineate and distinguish those areas from the areas where the bank's retail deposit-taking activities occur. [860601]
860610	Section 343.50(b) of FDIC regulations prohibits a bank teller from referring a consumer who seeks to purchase an insurance product or annuity to a qualified person who sells that product except unless the teller receives no more than a one-time, nominal fee of a fixed dollar amount for each referral that does not depend on whether the referral results in a transaction. [860610]
860701	Section 343.60 of FDIC regulations prohibits a bank from permitting any person to sell or offer for sale any insurance product or annuity in any part of its office or on its behalf, unless the person is at all times appropriately qualified and licensed under applicable State insurance licensing standards with regard to the specific products being sold or recommended. [860701]

### NDP - Investment Sales

870101	Section 344.2(b) of FDIC regulations requires that banks which effect securities transactions for customers maintain, directly or indirectly, effective systems of records and controls regarding their customer securities transactions to ensure safe and sound operations. The records and systems maintained must clearly and accurately reflect the information required under §344 and provide an adequate basis for an audit. [870101]
870201	Section 344.4(a) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 maintain for three years the following categories of records: Chronological, Account, Order Ticket, Record of Broker/Dealers, and Notification, which are described in detail in §344.4 (a). [870201]
870301	Section 344.5 of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall give or send, by mail, facsimile or other means of electronic transmission, to the customers at or before completion of the transaction either a broker/dealer confirmation or a written notification in the form required by §344.5(b), unless notification is provided in an alternative form or at an alternative time as provided by §344.6. [870301]

Violation Code	Description
870320	Section 344.6(c)(1) of FDIC regulations requires that where banks exercise investment discretion over accounts for which they serve as agents, the banks must provide the customers who own these accounts with an itemized statement at least once every three months. The statement must specify the funds and securities in the custody or possession of the bank at the end of the period covered by the statement, as well as all debits, credits and transactions in the customer's account during this period. [870320]
870330	Section 344.6(c)(2) of FDIC regulations requires that banks that exercise investment discretion over accounts for which they serve as agents must, if requested by the customers who own these accounts, provide such customers with the written notification described in 344.5. [870330]
870340	Section 344.6 (d) of FDIC regulations requires that banks which effect securities transactions for cash management sweep accounts send their customers a written statement, in the form required by §344.6(f), for each month in which a purchase or sale of a security takes place in such accounts and not less than once every three months if no securities transactions occur. [870340]
870350	Section 344.6 (e) of FDIC regulations requires that banks which offer collective investment fund accounts shall, at least annually, provide customers with a fund financial report or provide notice that such a report is available to each person to whom a regular periodic accounting would ordinarily be rendered. The report shall be based on an audit by independent public accountants or internal auditors responsible only to the board of directors of the bank. [870350]
870370	Section 344.6 (f) of FDIC regulations requires that banks which offer periodic plan accounts provide, not less than every three months, a written statement showing: the funds or securities in the custody or possession of the bank; all service charges and commissions paid by the customer in connection with plan account transactions; and all other debits and credits of the customers' plan account. [870370]
870380	Section 344.6 (f)(3) of FDIC regulations requires that banks which offer periodic plan accounts provide, upon receipt of a written request, the information described in § 344.5, except that information that relates to remuneration paid to the bank by a source other than the customer need not be provided. [870380]
870401	Section 344.7 of FDIC regulations prohibits banks from effecting or entering into a contract for the purchase or sale of a security (other than an exempted security as defined in §344.7) that provides for payment of funds and delivery of securities later than the third business day after the date of the contract unless otherwise expressly agreed to by the parties at the time of the transaction or unless the contract is subject to an exception listed in §344.7(b). [870401]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
870501	Section 344.8 (a)(1) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall establish written policies and procedures providing for the assignment of responsibility for supervision of all officers or employees who: (1) transmit orders to or place orders with broker/dealers; or (2) execute transactions in securities for customers. [870501]
870520	Section 344.8(a)(2) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall establish written policies and procedures providing for the assignment of responsibility for supervision and reporting, separate from those in §344.8(a)(1), with respect to all officers or employees who process orders for notification or settlement purposes, or perform other back office functions with respect to securities transactions effected for customers. [870520]
870530	Section 344.8(a)(3) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall establish written policies and procedures providing for the fair and equitable allocation of securities and prices to accounts when orders for the same security are received at approximately the same time and are placed for execution either individually or in combination. [870530]
870540	Section 344.8(a)(4) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall establish written policies and procedures providing, where applicable, and where permissible under local law, for the crossing of buy and sell orders on a fair and equitable basis to the parties to the transaction. [870540]
870601	Section 344.9(a) of FDIC regulations requires that unless subject to an exception listed in either §344.2 or §344.9(b), bank officers and employees who: (1) make investment recommendations or decisions for the accounts of customers; (2) participate in the determination of such recommendations or decisions; or (3) in connection with their duties, obtain information concerning which securities are being purchased or sold or recommend such action; must report to the bank, within ten business days after the end of the calendar quarter, all transactions in securities made by them or on their behalf, either at the bank or elsewhere in which they have a beneficial interest. The report must identify the securities purchased or sold and indicate the dates of the transactions and whether the transactions were purchases or sales. [870601]
880101	Section 403.5(d)(1)(i) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty obtain the repurchase agreement in writing, unless the institution is subject to the exception set forth in § 403.5(d)(3). [880101]

Violation Code	Description
880120	Section 403.5(d)(1)(ii) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty confirm in writing the specific securities that are the subject of a repurchase transaction pursuant to such agreement at the end of the day of initiation of the transaction and at the end of any other day during which other securities are substituted if the substitution results in a change to issuer, maturity date, par amount or coupon rate specified in the previous confirmation, unless the institution is subject to the exception set forth in §403.5(d)(3). [880120]
880130	Section 403.5(d)(1)(iii) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty advise the counterparty in the repurchase agreement that the funds held by the financial institution pursuant to a repurchase transaction are not a deposit and therefore are not insured by the Federal Deposit Insurance Corporation, or the National Credit Union Share Insurance Fund, as applicable, unless the institution is subject to the exception set forth in §403.5(d)(3). [880130]
880140	Section 403.5(d)(1)(iv) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty, include in the written repurchase agreement the provision by which the financial institution retains the right to substitute securities, if the counterparty agrees to grant the financial institution the right to substitute securities, unless the institution is subject to the exception set forth in §403.5(d)(3). [880140]
880150	Section 403.5(d)(1)(v) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty, includes in the written repurchase agreement the Required Disclosure Statement set forth in §403.5(d)(1)(v) if the counterparty agrees to grant the financial institution the right to substitute securities unless the institution is subject to the exception set forth in §403.5(d)(3). [880150]
880160	Section 403.5(d)(1)(vi) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty, must maintain possession or control of securities that are the subject of the agreement in accordance with 17 CFR §450.4(a) of Treasury regulations, except when exercising its right of substitution in accordance with the provisions of the agreement and §403.5(d)(1)(iv), unless the institution is subject to the exception set forth in §403.5(d)(3). [880160]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
880201	Section 403.5(d)(2)(i) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty make use of confirmations which specify the items listed in §403.5(d)(2)(i), unless the institution is subject to the exception set forth in §403.5(d)(3). [880201]
890000	Unknown
890101	Section 450.4(a)(1) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts must keep customer securities (including securities of counterparties to hold-in-custody repurchase transactions) segregated from the assets of the bank and kept free from liens, charges, or claims of third parties granted or created by the bank. [890101]
890201	Section 450.4(a)(2)(i) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts, but which maintains such securities at another bank must: (1) notify the custodial institution that the securities belong to the customers and should be maintained in separate, designated customer accounts; (2) receive adequate assurances from the custodian bank that customer securities are being maintained in an account designated for customers which does not contain any proprietary securities of the bank; and (3) instruct the custodial institution to keep such customer securities free of liens, charges, or claims. [890201]
890210	Section 450.4(a)(2)(ii) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities as a custodian for other institutions must keep identified customer securities separate from other securities held for the other institution. [890210]
890220	Section 450.4(a)(2)(i)(B) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities as a custodian for other institutions must maintain these securities in a separate, designated account. [890220]
890301	Section 450.4(a)(3)(i) of Treasury Department regulations (17 CFR) requires that a bank which holds customer securities that are maintained at a Federal Reserve Bank ensure that any lien, charge or other claim of such Federal Reserve Bank or other person claiming through it against securities of the bank expressly excludes customer securities. [890301]
890401	Section 450.4(a)(4)(i) of Treasury Department regulations (17 CFR) requires that in instances where the bank holds identified customer securities or customer securities placed in a “segregated account” by and for a broker or dealer, the bank must keep such securities free from liens. [890401]

Violation Code	Description
890410	Section 450.4(a)(4)(ii) Treasury Department regulations (17 CFR) requires that in instances where: (1) the bank holds identified customer securities or customer securities placed in a “segregated account” by and for a broker or dealer; (2) the bank is a clearing bank, and (3) the bank does not transfer securities to a segregated account as instructed by the broker or dealer because of the need for collateral for an extension of clearing credit; the bank must notify the proper regulatory agency of the broker or dealer and segregate such securities as soon as the securities are no longer required for collateral. [890410]
890420	Section 450.4(a)(6) of Treasury Department regulations (17 CFR) requires that in instances where: (1) the bank holds identified customer securities or customer securities placed in a “segregated account” by and for a broker or dealer; and (2) the securities are subject to a securities lending arrangement; the bank must carry out the loan of securities in full compliance with FFIEC Policy Statement on Securities Lending. [890420]
890501	Section 450.4(b)(1) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts must issue a confirmation or safekeeping receipt identifying the issuer, maturity date, par amount, and coupon rate for each security held for a customer. [890501]
890550	Section 450.4(b)(2) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts, but does not send confirmations to non-U.S. citizens residing outside the United States, must obtain a written waiver from the customer. [890550]
890601	Section 450.4(c) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts must keep customer securities records separately from other records, and ensure that such records contain the information required by §450.4(c). [890601]
890701	Section 450.4(d) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts must count or verify government securities held for customers by the bank or by other institutions annually, and reconciles these counts with customer accounts and with custodian accounts held for customers. [890701]
890725	Section 450.4(d)(2) of Treasury Department regulations (17 CFR) require that where a bank holds government securities for customer accounts which are in transfer, in transit, pledged, loaned, borrowed, deposited, not received, not delivered, subject to repurchase or reverse repurchase agreements, or subject to bank’s control but not in its possession, the bank must verify such securities after thirty days in such status. [890725]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
890750	Section 450.4(d)(3) of Treasury Department regulations (17 CFR) require that where a bank holds government securities for customer accounts which are in transfer, in transit, pledged, loaned, borrowed, deposited, not received, not delivered, subject to repurchase or reverse repurchase agreements, or subject to bank's control but not in its possession, the bank must document the required counts and reconcilements, along with any differences, within seven days. [890750]
890801	Section 450.4(e) of Treasury Department regulations (17 CFR) require that where the bank holds identified customer securities or customer securities placed in a "segregated account" by and for a broker or dealer, the bank must keep such securities separate from other securities of the broker or dealer. [890801]
890901	Section 450.4(f) of Treasury Department regulations (17 CFR) require that a bank which holds government securities for customer accounts must preserve customer records and counts of securities for six years. [890901]
<b>P</b>	<b>Preservation of Consumers' Claims and Defenses</b>
260000	Uncoded
260101	Section 433.2(a) of the Federal Trade Commission's Rule regarding Preservation of Consumers' Claims and Defenses prohibits a seller from taking or receiving a consumer credit contract which fails to contain the prescribed notice. [260101]
260301	Section 433.2(b) of the Federal Trade Commission's Rules regarding Preservation of Consumers' Claims and Defenses prohibits a seller from accepting the proceeds of any purchase money loan, as full or partial payment of a consumer credit contract, unless the consumer credit contract made in connection with such purchase money loan contains the prescribed notice. [260301]
<b>R</b>	<b>Real Estate Settlement Procedures (RESPA)</b>
130000	Uncoded
130101	Section 3500.6(a) of Regulation X of the Department of Housing and Urban Development requires the lender (unless a mortgage broker is used) to provide a copy of the special information booklet by delivery or mail within three business days after the application is received or prepared to one of the applicants (unless the application is for a refinancing of the borrower's property). [130101]
130301	Section 3500.7(a) of Regulation X of the Department of Housing and Urban Development requires the lender to provide the good faith estimate to all applicants by delivery or mail not later than three business days after the application is received or prepared. (If mortgage broker is the exclusive agent of the lender, either shall provide the good faith estimate.) [130301]

Violation Code	Description
130601	Section 3500.7(c) of Regulation X of the Department of Housing and Urban Development requires that the good faith estimates will consist of estimated charges that will be listed on Section L of HUD-1 or HUD-1A and that the borrower will normally pay or incur based on common practice in the locality of the mortgaged property and will bear a reasonable relationship to the charges a borrower is likely to be required to pay at settlement. [130601]
130901	Section 3500.7(d) of Regulation X of the Department of Housing and Urban Development states that a suggested good faith estimate form is set forth in Appendix C and is in compliance with the Act except for any additional requirements of paragraph (e) of this section. [130901]
131201	Section 3500.7(e)(1)(i) of Regulation X of the Department of Housing and Urban Development requires the lender to clearly indicate on the good faith estimate that use of a particular provider is required, if applicable, and that the estimate is based on the charges of the designated provider. [131201]
131501	Section 3500.7(e)(1)(ii) of Regulation X of the Department of Housing and Urban Development requires the lender to give the name, address and telephone number of each lender-designated provider. [131501]
131801	Section 3500.7(e)(1)(iii) of Regulation X of the Department of Housing and Urban Development requires the lender to describe the nature of any relationship between each provider and the lender. [131801]
132101	Section 3500.8(a) of Regulation X of the Department of Housing and Urban Development requires that the settlement agent shall use the HUD-1 settlement statement in every settlement involving a federally-related mortgage loan. The HUD-1A form may be used for transactions in which there is a borrower and no seller, such as refinancing loans and subordinate lien loans. [132101]
132401	Section 3500.8(b) of Regulation X of the Department of Housing and Urban Development requires the settlement agent to complete the HUD-1 or HUD-1A in accordance with the instruction set forth in Appendix A. [132401]
132701	Section 3500.10(a) of Regulation X of the Department of Housing and Urban Development requires the settlement agent to provide the HUD-1 or HUD-1A to the borrower for inspection, upon request, during the business day immediately preceding the day of settlement. [132701]
133001	Section 3500.10(b), (c) and (d) of Regulation X of the Department of Housing and Urban Development requires the settlement agent to provide the HUD-1 or HUD-1A to the borrower and the seller, and/or their agents at or before settlement, unless waived by the borrower. [133001]



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
133301	Section 3500.10(e) of Regulation X of the Department of Housing and Urban Development requires retention of the HUD-1 or HUD-1A settlement statement and related documents for five years after the date of settlement unless the lender disposes of its interest in the mortgage and does not service the mortgage. [133301]
133601	Section 3500.12 of Regulation X of the Department of Housing and Urban Development prohibits the imposition of a fee for the preparation of the HUD-1 or the HUD-1A settlement statements, escrow account statements required pursuant to Section 10 of RESPA, or Truth in Lending disclosure statement. [133601]
133901	Section 3500.14 of Regulation X of the Department of Housing and Urban Development prohibits acceptance of kickbacks, unearned fees or other thing of value as part of a real estate settlement service. [133901]
134201	Section 3500.15(b)(1) of Regulation X of the Department of Housing and Urban Development states that an affiliated business relationship is not a violation of Section 8 of RESPA and of Section 3500.14 if the conditions set forth in this section are satisfied. The person making each referral has provided to each person whose business is referred a written disclosure, in the format of the Affiliated Business Relationship Disclosure Statement set forth in Appendix D. The disclosures must be provided on a separate piece of paper no later than the time of each referral or, if the lender requires use of a particular provider, the time of loan application except for the prescribed exemptions. [134201]
134501	Section 3500.15(b)(2) of Regulation X of the Department of Housing and Urban Development states that a controlled business arrangement is not a violation of Section 8 of RESPA and of Section 3500.14 if the conditions set forth in this section are satisfied. No person making a referral has required any person to use any particular provider of settlement services or business incident thereto, except for the exclusions listed. [134501]
134801	Section 3500.15(b)(3) of Regulation X of the Department of Housing and Urban Development states that a controlled business arrangement is not a violation of Section 8 of RESPA and of Section 3500.14 if the conditions set forth in this section are satisfied. The only thing of value that is received from the arrangement other than payments listed in Section 3500.14(g) is a return on an ownership interest or franchise relationship as defined in the section. [134801]
135101	Section 3500.15(d) of Regulation X of the Department of Housing and Urban Development requires that any documents provided pursuant to this section shall be retained for five (5) years after the date of execution. [135101]

Violation Code	Description
135401	Section 3500.17(c)(1)(i) of Regulation X of the Department of Housing and Urban Development limits the amount the lender may require a borrower at settlement to deposit into any escrow account to an amount sufficient to pay the charges respecting the mortgaged property, such as taxes and insurance, which are attributed to the period from the date such payment(s) were paid until the initial payment date. [135401]
135701	Section 3500.17(c)(1)(ii) of Regulation X of the Department of Housing and Urban Development limits the amount the lender may require a borrower to deposit monthly into any escrow account to a sum equal to one-twelfth of the total annual escrow payments which the servicer reasonably anticipates paying from the account. [135701]
136001	Section 3500.17(c)(2) of Regulation X of the Department of Housing and Urban Development requires the servicer to conduct an escrow account analysis to determine the amount the borrower shall deposit into an escrow account before establishing the account. [136001]
136301	Section 3500.17(c)(3) of Regulation X of the Department of Housing and Urban Development requires the servicer to conduct an escrow account analysis at the completion of the escrow account computation year to determine the borrower's monthly escrow account payments for the next computation year. [136301]
136302	Section 3500.17(c)(3) of Regulation X of the Department of Housing and Urban Development requires the servicer to make adjustments for surpluses, shortages, or deficiencies to a borrower's escrow account in accordance with the escrow account analysis. [136302]
136303	Section 3500.17(c)(3) of Regulation X of the Department of Housing and Urban Development requires the servicer to prepare and submit an annual escrow account statement to the borrower. [136303]
136601	Section 3500.17(c)(4) of Regulation X of the Department of Housing and Urban Development requires the servicer to use an acceptable accounting method in conducting an escrow account analysis. [136601]
136901	Section 3500.17(c)(5) of Regulation X of the Department of Housing and Urban Development limits the cushion to one-sixth of the estimated annual disbursements from the escrow account using aggregate analysis accounting for a post-rule account. The cushion may not exceed the total of one-sixth of the estimated annual disbursements for each escrow account item using single-item analysis accounting for pre-rule accounts. [136901]
137201	Section 3500.17(e)(1) of Regulation X of the Department of Housing and Urban Development requires the new servicer to provide the borrower with an initial escrow account statement within 60 days if either the monthly payment amount or the accounting method used is changed. [137201]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
137501	Section 3500.17(f)(2)(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to refund any surplus greater than or equal to 50 dollars within 30 days from the date of an escrow account analysis. [137501]
137801	Section 3500.17(f)(5) of Regulation X of the Department of Housing and Urban Development requires the servicer to notify the borrower at least once during the escrow account computation year of any shortage or deficiency in the escrow account. [137801]
138101	Section 3500.17(g)(1) of Regulation X of the Department of Housing and Urban Development requires the servicer to provide an initial escrow account statement at or within 45 calendar days of settlement. [138101]
138401	Section 3500.17(g)(1)(i) of Regulation X of the Department of Housing and Urban Development requires the initial escrow account statement to include the amount of the borrower's monthly mortgage payment and the portion of the monthly payment going into the escrow account. [138401]
138402	Section 3500.17(g)(1)(i) of Regulation X of the Department of Housing and Urban Development requires the initial escrow account statement to include an itemization of estimated taxes, insurance premiums, and other charges that the servicer reasonably anticipates to be paid from the escrow account during the account computation year. [138402]
138701	Section 3500.17(g)(2) of Regulation X of the Department of Housing and Urban Development requires the servicer to provide an initial escrow account statement, for escrow accounts established after settlement, within 45 calendar days from the date the escrow account is established. [138701]
139001	Section 3500.17(h)(1) of Regulation X of the Department of Housing and Urban Development requires the servicer to format and complete the initial escrow account statement as set forth in HUD Public Guidance Documents entitled "Initial Escrow Account Disclosure Statement - Format" and "Initial Escrow Account Disclosure Statement - Example". [139001]
139301	Section 3500.17(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to submit an annual escrow account statement to the borrower within 30 days of the completion of the escrow account computation year. [139301]
139302	Section 3500.17(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to provide the borrower with the previous year's projection or initial escrow account statement. [139302]

Violation Code	Description
139601	Section 3500.17(i)(1) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include an account history, reflecting the activity in the escrow account during the escrow account computation year and a projection of the activity in the account for the next year. [139601]
139901	Section 3500.17(i)(1)(i) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the amount of the borrower's current monthly mortgage payment and the portion of the monthly payment going into the escrow account. [139901]
140301	Section 3500.17(i)(1)(ii) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the amount of the past year's monthly mortgage payment and the portion of the monthly payment that went into the escrow account. [140301]
140601	Section 3500.17(i)(1)(iii) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the total amount paid into the escrow account during the past computation year. [140601]
140901	Section 3500.17(i)(1)(iv) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the total amount paid out of the escrow account during the past computation year for taxes, insurance premiums, and other charges. [140901]
141201	Section 3500.17(i)(1)(v) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the balance in the escrow account at the end of the period. [141201]
141501	Section 3500.17(i)(1)(vi) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include an explanation of how any surplus is being handled by the servicer. [141501]
141801	Section 3500.17(i)(1)(vii) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include an explanation of how any shortage or deficiency is to be paid by the borrower. [141801]
142101	Section 3500.17(i)(1)(viii) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the reason(s) why the estimated low monthly balance was not reached, if applicable. [142101]
142401	Section 3500.17(i)(4)(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to deliver a short year statement, if applicable, to the borrower within 60 days from the end of the short year. [142401]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
142701	Section 3500.17(i)(4)(ii) of Regulation X of the Department of Housing and Urban Development requires the transferor servicer to deliver a short year statement to the borrower within 60 days from the effective date of transfer. [142701]
143001	Section 3500.17(i)(4)(iii) of Regulation X of the Department of Housing and Urban Development requires the servicer to deliver a short year statement to the borrower within 60 days after receiving the pay-off funds when a borrower pays off a mortgage loan during the escrow account computation year. [143001]
143301	Section 3500.17(k) of Regulation X of the Department of Housing and Urban Development provides that the servicer shall pay the disbursements from an escrow account in a timely manner (on or before the deadline to avoid a penalty) so long as the borrower's payment is not more than 30 days overdue. [143301]
143601	Section 3500.17(l)(1) of Regulation X of the Department of Housing and Urban Development requires the servicer to keep records reflecting the servicer's handling of each borrower's escrow account. [143601]
143901	Section 3500.17(l)(2) of Regulation X of the Department of Housing and Urban Development requires the servicer to keep records for a period of at least five years after the servicer last serviced the escrow account. [143901]
144201	Section 3500.21(b)(1) of Regulation X of the Department of Housing and Urban Development requires the lender to deliver the disclosure statement relating to mortgage servicing to applicant(s) for federally-related mortgage loans and for refinancings of mortgage loans subject to RESPA at the time of application or within 3-business days of receipt. [144201]
144501	Section 3500.21(b)(3)(i) of Regulation X of the Department of Housing and Urban Development requires that the disclosure statement provide information on whether the servicing of the loan may be transferred, sold or assigned at any time it is outstanding. [144501]
144801	Section 3500.21(b)(3)(ii) of Regulation X of the Department of Housing and Urban Development requires that the disclosure statement provide the percentage, rounded to the nearest quartile (25%), of mortgage loans the lender originated for which the loan servicing has been transferred, sold or assigned for the most recent 3 calendar years. (Percentages less than 12.5% may be indicated as nominal or the actual rate may be disclosed.) [144801]
145101	Section 3500.21(b)(3)(ii)(A) of Regulation X of the Department of Housing and Urban Development requires that the percentage disclosure information shall be updated no later than March 31 of the next calendar year. [145101]
145401	Section 3500.21(b)(3)(ii)(B) of Regulation X of the Department of Housing and Urban Development requires the lender to indicate whether the percentages include sales or transfers to affiliates or subsidiaries. [145401]

Violation Code	Description
145701	Section 3500.21(b)(3)(iii) of Regulation X of the Department of Housing and Urban Development requires that the disclosure statement provide an estimate of the percentage (expressed as one of four ranges between 0 and 25%, 26 and 50%, 51 and 75%, or 76 and 100%) of loans the lender may assign during the 12-month period beginning on the date the loan is originated. [145701]
145702	Section 3500.21(b)(3)(iii) of Regulation X of the Department of Housing and Urban Development requires that the estimated percentage be calculated by dividing the number of loans for which servicing may be transferred by the total number of loans expected to be originated. [145702]
146001	Section 3500.21(b)(3)(iii)(B) of Regulation X of the Department of Housing and Urban Development requires the lender to indicate whether the estimated percentage includes any sales or transfers to affiliates or subsidiaries. [146001]
146301	Section 3500.21(b)(3)(v) of Regulation X of the Department of Housing and Urban Development requires the Servicing Disclosure Statement to contain a written acknowledgement stating that the applicant (and co-applicant, if any) has/have read and understand(s) the disclosure. This acknowledgement shall be evidenced by the signature of the applicant and co-applicant, if any. [146301]
146601	Section 3500.21(c) of Regulation X of the Department of Housing and Urban Development requires that a disclosure statement signed by each applicant is a required part of any application package and must be received by the lender before the loan is closed. [146601]
146602	Section 3500.21(c)(2) of Regulation X of the Department of Housing and Urban Development requires the lender, if there is no face-to-face interview, to deliver separate copies of the disclosure statement to each co-applicant if they indicate different addresses on the application. [146602]
146702	Section 3500.21(c)(3) of Regulation X of the Department of Housing and Urban Development requires that the signed Applicant Acknowledgment(s) be retained for a period of five years after the date of settlement for every settled loan. [146702]
146901	Section 3500.21(d)(2) of Regulation X of the Department of Housing and Urban Development requires that the transferor notice be made to the borrower not less than 15 days before the transfer, and the transferee notice be made to the borrower not more than 15 days after the transfer. (Both notices may be combined if all requirements are met. In certain cases, the transferor or transferee may make the notice not more than 30 days after the transfer.) [146901]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
147201	Section 3500.21(d)(3) of Regulation X of the Department of Housing and Urban Development requires that the transfer notice contain the following information: - effective date of the transfer; - name, address, and toll-free or collect telephone number of the new servicer; - toll-free or collect telephone number for an individual with the present servicer to answer inquiries relating to the transfer of servicing; - date on which the present servicer stops accepting payments on the loan and the date the new servicer begins accepting payments on the loan, (these dates shall be either the same or consecutive days); - information on the effect the transfer may have on the terms or continuance of optional insurance and any action the borrower must take to maintain coverage; - a statement that the transfer of servicing does not affect any terms or conditions of the mortgage documents other than those directly related to servicing the loan; and - a statement of the borrower's rights in connection with complaint resolution. [147201]
147501	Section 3500.21(d)(5) of Regulation X of the Department of Housing and Urban Development requires that during the 60-day period starting on the transfer date, a late fee may not be imposed and no payment may be treated as late which is received by the present servicer before the due date rather than by the new servicer who should have received the payment. [147501]
147801	Section 3500.21(e) of Regulation X of the Department of Housing and Urban Development requires the servicer to provide a written acknowledgment within 20 business days of receipt of a borrower's inquiry relating to the servicing of a RESPA mortgage loan or refinancing unless the action requested is taken within that period and the borrower is properly notified in accordance with paragraph (e)(3) of this section. [147801]
148101	Section 3500.21(e)(3)(i) and (ii) of Regulation X of the Department of Housing and Urban Development requires within 60-business days after the receipt of a qualified written request that the servicer: - make appropriate corrections in the account of the borrower and provide written notification of the correction, including in the notice the name and telephone number of a representative of the servicer who can provide assistance; or - state the reasons the account is correct and include the name and telephone number of a representative of the servicer who can provide assistance; or - explain why the information requested is unavailable or cannot be obtained by the servicer and include the name and telephone number of a representative of the servicer who can provide assistance. [148101]
148401	Section 3500.21(e)(4) of Regulation X of the Department of Housing and Urban Development requires that, during the 60-business day period beginning on the date the servicer receives a qualified written request from the borrower, the servicer may not provide information regarding any overdue payment for this period or referred to in the request to any consumer reporting agency. [148401]
	<b>Right to Financial Privacy</b>

Violation Code	Description
770000	Uncoded
770101	Section 1103(a) of the Right to Financial Privacy Act prohibits a financial institution from providing a federal governmental authority access to the financial records of a customer except in accordance with the provisions of the Act. [770101]
770301	Section 1103(b) of the Right to Financial Privacy Act prohibits the releasing of financial records of a customer before the federal government authority seeking such records has certified in writing that it has complied with the applicable provisions of the Act. [770301]
770501	Section 1104(b) of the Right to Financial Privacy Act prohibits a financial institution from requiring a customer to authorize disclosure of his or her financial records to a federal governmental authority as a condition of doing business with the financial institution. [770501]
770701	Section 1104(c) of the Right to Financial Privacy Act requires a financial institution to keep a record of all instances in which a customer's financial records were disclosed to a federal governmental authority pursuant to the customer's written authorization. [770701]
770702	Section 1104(c) of the Right to Financial Privacy Act requires a financial institution, upon customer's request, to give him or her a copy of the record kept of all instances in which the customer's financial records were disclosed to a federal governmental authority pursuant to the customer's written authorization. [770702]
771101	Section 1113(h)(6) of the Right to Financial Privacy Act requires a financial institution to maintain a record of each disclosure of a customer's financial records to a federal governmental authority in connection with the authority's consideration or administration of assistance to the customer in the form of a federal governmental loan, loan guaranty or loan insurance program. [771101]
771102	Section 1113(h)(6) of the Right to Financial Privacy Act requires a financial institution, upon a customer's request, to permit the customer to inspect the record of all disclosures made to a federal governmental authority in connection with the authority's consideration or administration of assistance to the customer in the form of a government loan, loan guaranty or loan insurance program. [771102]
<b>S</b>	<b>Servicemembers Civil Relief Act of 2003 (SCRA)</b>
030000	Uncoded
030201	Section 108 of the Servicemembers Civil Relief Act of 2003 prohibits a creditor from taking certain adverse actions against a servicemember due to the servicemember exercising his/her rights under the Act. [030201]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
030401	Section 207(a)(1) of the Servicemembers Civil Relief Act of 2003 requires a creditor to reduce the interest rate on obligations of a servicemember, or a servicemember and spouse jointly, incurred prior to entry into military service to no more than 6 percent during the period of military service upon receipt of written notice and a copy of the military orders. [030401]
030402	Section 207(a)(2) of the Servicemembers Civil Relief Act of 2003 requires a creditor who reduces the interest rate on obligations of a servicemember, or servicemember and spouse jointly, to forgive interest in excess of 6 percent. [030402]
030403	Section 207(a)(3) of the Servicemembers Civil Relief Act of 2003 requires a creditor to reduce any periodic payment due from a servicemember by the amount of interest forgiven. [030403]
030601	Section 207(b)(2) of the Servicemembers Civil Relief Act of 2003 requires a creditor upon receipt of written notice from the servicemember and a copy of the military orders to apply the interest rate reduction retroactive to the date on which the servicemember is called to military service. [030601]
030801	Section 302(a) of the Servicemembers Civil Relief Act of 2003 prohibits a creditor from rescinding or terminating contracts by a servicemember for the purchase, lease, or bailment of real or personal property (including a motor vehicle) for any breach of terms occurring before or during military service, provided a deposit or installment has been paid by the servicemember prior to entry into military service, without a court order. The creditor is also prohibited from repossessing the property due to a breach of terms without a court order. [030801]
031001	Section 303(c) of the Servicemembers Civil Relief Act of 2003 prohibits the sale, foreclosure, or seizure of real or personal property due to a breach of an obligation by a servicemember during the period of military service or within 90 days after, without a court order. The prohibition applies to obligations which originated prior to the servicemember's entry into military service for which the servicemember is still obligated and is secured by a mortgage, trust deed, or other security instrument. [031001]
031201	Section 305(d) of the Servicemembers Civil Relief Act of 2003 requires a creditor to terminate leases within the stipulated timeframes once the requirements for termination are met. [031201]
031401	Section 305(f) of the Servicemembers Civil Relief Act of 2003 requires a creditor to refund lease amounts, paid in advance for a period after the effective date of the termination, within 30 days of the effective date of the termination of the lease. [031401]

Violation Code	Description
031601	Section 306(a) of the Servicemembers Civil Relief Act of 2003 prohibits a creditor from exercising any right or option obtained under an assignment of the servicemember's life insurance policy during the period of military service or within one year thereafter, without a court order. The prohibition pertains to assignments which occurred prior to the servicemember's entry into military service and is subject to the exceptions specified in Section 306(b) of the Act. [031601]

### T Telephone Consumer Protection Act of 1991

700000	Uncoded
700201	Section 227(b)(1) of the Telephone Consumer Protection Act makes it unlawful for any person in the United States to: (a) make any call using any automatic telephone dialing system or an artificial or prerecorded voice: (i) to any emergency telephone line, (ii) to a telephone line of a guest room or patient room of a health care facility or similar establishment, or (iii) to any telephone line assigned to a paging service, cellular telephone service, etc.; (b) initiate any telephone call to any residential telephone line using an artificial or prerecorded voice to deliver a message without the prior express consent of the called party; (c) use any telephone facsimile machine, computer, or other device to send an unsolicited advertisement to a telephone facsimile machine; or (d) use an automatic telephone dialing system so two or more telephone lines of a multi-line business is engaged simultaneously. [700201]
700401	Section 227(d)(1) of the Telephone Consumer Protection Act makes it unlawful for any person within the United States to: (a) initiate any communication using a telephone facsimile machine, or make any telephone call using any automatic telephone dialing system not complying with the technical and procedural standards under this subsection, or use any telephone facsimile machine or automatic telephone dialing system in a manner that does not comply with such standards; or (b) use a computer or other electronic device to send any message via a telephone facsimile machine unless such person clearly marks, in a margin at the top or bottom of each transmitted page of the message or on the first page of the transmission, the date and time it is sent and an identification of the business, other entity, or individual sending the message and the telephone number of the sending machine or of such business, other entity, or individual. [700401]

### Truth in Lending

050000	Uncoded
050201	Section 226.5a(a)(2)(i) of Regulation Z requires the disclosures in paragraphs (b)(1) through (7) of §226.5a(b) to be provided in tabular format and in a prominent location on or with an application or solicitation to open a credit card account. [050201]



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description	Violation Code	Description
050202	Section 226.5a(a)(2)(ii) of Regulation Z requires the disclosures in paragraphs (b)(8) through (11) be provided in the table containing other required disclosures or clearly and conspicuously elsewhere. [050202]	052201	Section 226.5b(b) of Regulation Z requires that the disclosures and brochure be provided at the time an application is provided to the consumer. In the case of applications contained in publications or received by telephone, the disclosures and brochure should be delivered or mailed within three days of receipt of the application. [052201]
050203	Section 226.5a(a)(2)(iii) of Regulation Z requires the disclosures required under paragraph (b)(5) of this section to contain the term “grace period”. [050203]	052401	Section 226.5b(d) of Regulation Z requires the following disclosures to the extent applicable: (1) retention of information by the consumer, (2) conditions for disclosed terms, (3) security interest and risk of loss of home, (4) possible actions by creditor, (5) payment terms, (6) annual percentage rate, (7) fees imposed by creditor, (8) fees imposed by third parties to open a plan, (9) negative amortization, (10) transaction requirements, (11) tax implications and (12) disclosures for variable-rate plans. [052401]
050204	Section 226.5a(a)(2)(iv) of Regulation Z requires the terminology in the disclosures required under paragraph (b) of this section to be consistent with that used in the disclosures used under §§226.6 and 226.7. [050204]	052601	Section 226.5b(e) of Regulation Z requires that the home equity brochure published by the Federal Reserve Board or a suitable substitute be provided to the consumer. [052601]
050205	Section 226.5a(a)(2)(v) of Regulation Z requires for an application or solicitation accessed by the consumer in electronic form that the disclosures required under this section be provided to the consumer in electronic form on or with the application or solicitation. [050205]	052801	Section 226.5b(f)(1) of Regulation Z prohibits a creditor from changing the annual percentage rate unless the change is based on an index which is not under the creditor’s control and which is available to the general public. [052801]
050401	Section 226.5a(b) of Regulation Z requires the following disclosures for credit card applications or solicitations: annual percentage rate(s); fees for issuance or availability; minimum finance charge; transaction charges; grace period (or no grace period), balance computation method; cash advance fee; late payment fee; over-the-limit fee; and balance transfer fee. [050401]	053001	Section 226.5b(f)(2) of Regulation Z prohibits a creditor from terminating a plan or demanding repayment of the entire outstanding balance in advance unless (1) there is fraud or material misrepresentation by the consumer, (2) the consumer fails to meet the repayment terms, or (3) any action or inaction by the consumer adversely affects the creditor’s security or any right in such security. [053001]
050601	Section 226.5a(c) of Regulation Z requires the disclosure of applicable items in §226.5a(b) on or with an application or solicitation that is mailed or provided by electronic communication. [050601]	053201	Section 226.5b(f)(3) of Regulation Z prohibits a creditor from changing any term of a home equity plan unless the change is the result of one of the six conditions specifically noted by this section: (1) Provide in the initial agreement that specified changes will occur if a specific event takes place, or it may prohibit additional extensions of credit or reduce the credit limit during any period in which the maximum APR is reached, (2) change the index and margin used under the plan if the initial index is no longer available, the new index has a historical movement similar to the original index, and the new index or margin would have resulted in an APR substantially similar to the rate in effect at the time the original index became available, (3) make a specific change if the consumer specifically agrees to it in writing at that time, (4) make a change that will unequivocally benefit the consumer throughout the remainder of the plan, (5) make an insignificant change to terms, (6) other conditions specifically allowed by this section. [053201]
050801	Section 226.5a(d) of Regulation Z requires that disclosures in paragraphs (b)(1) through (7) of section 226.5a(b) be provided orally in telephone applications and solicitations. [050801]		
051001	Section 226.5a(e) of Regulation Z requires the disclosures, to the extent applicable, in paragraphs (e)(1), (2) or (3) of this section on applications and solicitations which are made available to the general public and requires the card issuer to provide a prompt response to requests for information regarding these disclosures. [051001]		
052001	Section 226.5b(a) of Regulation Z requires that disclosures should be grouped together and segregated from all unrelated information except for third party fees and variable rate information which may be provided separately. Disclosures in paragraph (d)(1) through (4)(ii) of this section should precede the other disclosures. [052001]		
052002	Section 226.5b(a)(3) of Regulation Z requires for applications accessed by the consumer in electronic form that the disclosures required under this section be provided to the consumer in electronic form on or with the application. [052002]		

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
053301	Section 226.5b(f)(4) of Regulation Z prohibits a creditor from terminating a plan and demanding repayment of the entire outstanding balance in advance of the original term for reverse mortgage transactions that are subject to section 226.33 except: (1) In the case of default, (2) If the consumer transfers title to the property, (3) If the consumer ceases using the property as a primary dwelling, or (4) Upon the consumer's death. [053301]
053401	Section 226.5b(g) of Regulation Z requires the creditor to refund all fees paid by the consumer if any term required to be disclosed changes (other than a change due to fluctuations of the index) before the plan is opened, and the consumer elects not to open the plan. [053401]
053601	Section 226.5b(h) of Regulation Z prohibits a creditor from imposing a nonrefundable fee until three business days after the consumer receives the disclosures and brochure. [053601]
060000	Uncoded
060101	Section 226.5(a) of Regulation Z requires a creditor make the disclosures required by this subpart clearly and conspicuously in writing, in a form that the consumer may keep. The disclosures required by this subpart may be provided to the consumer in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [060101]
060701	Section 226.5(b)(1) of Regulation Z requires that initial disclosure statements be furnished to consumers before the first transaction. [060701]
060901	Section 226.5(b)(2) of Regulation Z requires the creditor to mail or deliver periodic statements in appropriate situations within the specified time limits. [060901]
061001	Section 226.5(b)(3) of Regulation Z requires the card issuer to furnish disclosures for credit card applications on or with a solicitation or an application to open a credit card account. [061001]
061301	Section 226.5(c) of Regulation Z requires the creditor to make disclosures which reflect the terms of the legal obligation between the parties involved and, when any information necessary for accurate disclosures is unknown, to clearly state that the disclosure is an estimate. [061301]
061901	Section 226.5(d) of Regulation Z requires, when a transaction involves more than one customer and the right of rescission is applicable, that the creditor make disclosures required by Sections 226.6 and 226.15(b) to each consumer having the right to rescind. [061901]
062301	Section 226.6 of Regulation Z requires the creditor to make initial disclosures in connection with the opening of a new open-end credit account in terminology consistent with that to be used on the periodic statement. [062301]

Violation Code	Description
062501	Section 226.6(a)(1) of Regulation Z requires the creditor to explain on the initial disclosure statement the circumstances under which a finance charge will be imposed, including the time period, if any, during which payment may be made without incurring a finance charge. [062501]
062701	Section 226.6(a)(2) of Regulation Z requires an explanation on the initial disclosure statement of each periodic rate used to compute the finance charge, the range of balances to which it is applicable, and the corresponding annual percentage rate. When different rates apply to different types of transactions, the creditor is required to explain which rates apply to which transactions. [062701]
062901	Section 226.6(a)(3) of Regulation Z requires an explanation on the initial disclosure statement of the method of determining the balance upon which a finance charge may be imposed. [062901]
063101	Section 226.6(a)(4) of Regulation Z requires the creditor to explain on the initial disclosure statement the method of determining the amount of the finance charge, including a description of how any finance charge other than the periodic rate will be determined. [063101]
063301	Section 226.6(b) of Regulation Z requires the creditor to explain on the initial disclosure statement the amount of any charge, other than the finance charge, that may be imposed as part of the plan, or an explanation of how the charge will be determined. [063301]
063501	Section 226.6(c) of Regulation Z requires the creditor to state on the initial disclosure statement the fact that the creditor has or will acquire a security interest in the property purchased under the plan, or in other security identified by item or type. [063501]
063701	Section 226.6(d) of Regulation Z requires the creditor to provide, with the initial disclosure statement, a statement of billing rights that outlines the consumer's rights and the creditor's responsibilities under Sections 226.12(c) and 226.13, and that is substantially similar to the statement in Appendix G of the regulation. [063701]
063801	Section 226.6(e) of Regulation Z (Home Equity Plan) requires the creditor to furnish an initial disclosure statement with the following disclosures as applicable: possible actions by the creditor, payment terms, statement on negative amortization, transaction requirements, tax implications, statement on annual percentage rate, and certain variable-rate disclosures unless provided with the application, in a form the consumer could keep, and included a payment example for the payment option chosen by the consumer. [063801]
064101	Section 226.7 of Regulation Z requires the creditor to provide a periodic statement. [064101]
064301	Section 226.7(a) of Regulation Z requires disclosure on the periodic statement of the "previous balance" or the account balance outstanding at the beginning of the billing cycle. [064301]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
064501	Section 226.7(b) of Regulation Z requires disclosure on the periodic statement of the identification of each credit transaction. [064501]
064701	Section 226.7(c) of Regulation Z requires disclosure on the periodic statement of any credit to the account during the billing cycle, including the amount and date of the crediting. [064701]
064901	Section 226.7(d) of Regulation Z requires disclosure on the periodic statement of each periodic rate that may be used to compute the finance charge, the range of balances to which it is applicable, and the corresponding annual percentage rate or rates. [064901]
065501	Section 226.7(e) of Regulation Z requires disclosure on the periodic statement of the amount of the balance to which a periodic rate was applied and an explanation of how that balance was determined. If the balance on a periodic statement is determined without first deducting all credits, the creditor must disclose that fact and the amount of such credits. [065501]
066101	Section 226.7(f) of Regulation Z requires disclosure on the periodic statement of the amount of any finance charge debited or added to the account during the billing cycle, using the term “finance charge.” It also requires disclosure of the components of the finance charge, individually itemized and identified to show the amount(s) due to the application of periodic rates and the amount(s) of any other type of finance charge. [066101]
066301	Section 226.7(g) of Regulation Z requires disclosure on the periodic statement of the annual percentage rate when a finance charge is imposed during a billing cycle, using the term “annual percentage rate.” [066301]
066501	Section 226.7(h) of Regulation Z requires disclosure on the periodic statement of the amounts of any charges other than finance charges debited to the account during the billing cycle, itemized and identified by type. [066501]
066701	Section 226.7(i) of Regulation Z requires disclosure on the periodic statement of the closing date of the billing cycle and the account balance outstanding on that date. [066701]
066901	Section 226.7(j) of Regulation Z requires disclosure on the periodic statement of the date by which, or the time period within which, the new balance or any portion of the new balance must be paid to avoid additional finance charges. [066901]
067101	Section 226.7(k) of Regulation Z requires disclosure on the periodic statement of the address for notice of billing errors. The address may be provided on the short-form billing rights statement, if utilized. [067101]
068101	Section 226.8 of Regulation Z requires the creditor to properly identify credit transactions on or with the first periodic statement that reflects the transaction. [068101]

Violation Code	Description
069101	Section 226.9(a) of Regulation Z requires the creditor to mail or deliver the required billing rights statement at least once per calendar year (at intervals of not less than six months nor more than 18 months), either to all consumers or to each consumer entitled to receive a periodic statement for any one billing cycle. If a short-form billing rights statement is used in lieu of the annual statement, the creditor is required to mail or deliver the short-form statement on or with each periodic statement. [069101]
069501	Section 226.9(b) of Regulation Z requires certain disclosures when supplemental credit features are added to an existing account or when a credit device is delivered 30 days or more after the consumer opened the account. [069501]
069801	Section 226.9(c) of Regulation Z requires the creditor to provide written notice of a change in the terms of open-end credit accounts within a specified time period. [069801]
069901	Section 226.9(c)(3) of Regulation Z (Home Equity Plan) requires a creditor who prohibits additional extensions of credit or reduces the credit limit to mail or deliver written notice of this action with the specific reasons not later than three business days after the action is taken. A requirement for reinstatement of credit must be included on the notice. [069901]
070000	Uncoded
070101	Section 226.9(d)(1) of Regulation Z requires the creditor to disclose the amount of any finance charge imposed prior to its imposition whenever a charge is made at the time of honoring a credit card which the financial institution did not issue. [070101]
070201	Section 226.9(e) of Regulation Z requires a card issuer that imposes any fee to renew a credit card to mail or deliver written notice of renewal (or provide delayed notice under Section 226.9(e)(2)) at least 30 days or one billing cycle, whichever is less, before mailing or delivering the statement on which the renewal fee is charged to the account. Notice must contain disclosures that would apply if the account were renewed and how and when the cardholder may terminate the account and avoid paying the renewal fee. If disclosures are provided on the back of a periodic statement, a reference must be included on the front of the statement. [070201]
070301	Section 226.9(f)(1) of Regulation Z requires written notice 30 days before a change in insurance providers occurs. The notice must explain any increased rate and reduction in coverage, and a statement that the consumer may discontinue the credit insurance. [070301]
070401	Section 226.9(f)(2) of Regulation Z requires written notice 30 days after a change in insurance providers occurs. The notice must provide: (1) the name and address of the new insurance provider, (2) a copy of the new policy or certificate containing the basic terms of insurance and rate to be charged, and (3) a statement that the consumer may discontinue the insurance. [070401]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
070701	Section 226.10(a) of Regulation Z requires the creditor to credit a payment to the customer's account as of the date of receipt. [070701]
070901	Section 226.10(c) of Regulation Z requires the creditor to make credit adjustments to an account during the next billing cycle following the imposition of late payment or other charges resulting from the creditor's failure to promptly post a consumer's payment. [070901]
071501	Section 226.11 of Regulation Z requires the creditor to properly handle credit balances. [071501]
072501	Section 226.12(a) of Regulation Z requires that credit cards be issued only in response to an oral or written request or application for the card, or as renewals of or substitutions for accepted credit cards. [072501]
072701	Section 226.12(b) of Regulation Z prohibits the creditor from soliciting or accepting payment in excess of a cardholder's liability for unauthorized use, or from misrepresenting a cardholder's liability for unauthorized use. [072701]
072901	Section 226.12(c)(2) of Regulation Z requires that the creditor shall not report a disputed amount as delinquent until the dispute is settled or judgement is rendered against the consumer. [072901]
073101	Section 226.12(d)(1) of Regulation Z prohibits the creditor from offsetting a cardholder's indebtedness against funds of the cardholder held on deposit with the card issuer. [073101]
073301	Section 226.12(e) of Regulation Z requires any creditor other than the card issuer to promptly notify the card issuer of returns, and to credit refunds to a consumer's account within three business days from receipt of a credit statement. [073301]
073501	Section 226.12(f) of Regulation Z states that no card issuer may prohibit any person who honors the card from offering discounts to consumers and prohibits the card issuer from requiring any person who honors the card to open or maintain a deposit account or procure any other service not essential to the operation of the credit card plan as a condition of participation in the plan. [073501]
074101	Section 226.13(c) of Regulation Z requires the creditor to provide written acknowledgment of receipt of notification of a billing error within 30 days after receipt, and to resolve billing errors within two complete billing cycles but no later than 90 days. [074101]
074501	Section 226.13(d) of Regulation Z prohibits collecting any portion of a disputed amount or deducting any part of a disputed amount or related charges from the cardholder's deposit account, and reporting or threatening to report adversely on a consumer's credit standing because of failure to pay a disputed amount. [074501]

Violation Code	Description
074901	Section 226.13(e) of Regulation Z requires the creditor to correct a consumer's account, and to provide a written notification of corrections. [074901]
075301	Section 226.13(f) of Regulation Z requires the creditor to provide an appropriate written explanation when the creditor determines that no billing error or a different billing error occurred and, when requested by the consumer, to furnish copies of documentary evidence of the consumer's indebtedness. This section further requires the creditor to credit the consumer's account with any disputed amount and related charges, as applicable, when the creditor determines that a different billing error occurred. [075301]
075901	Section 226.13(g) of Regulation Z requires the creditor to promptly provide written notification of the amount owed with regard to the disputed item, as well as when payment is due. The creditor must allow any time period disclosed under Section 226.6(a)(1) and 226.7(j) during which the consumer can pay the amount due without incurring additional finance or other charges. [075901]
077101	Section 226.15(a) of Regulation Z prohibits the creditor from refusing to permit a consumer to rescind an applicable credit transaction before midnight of the third business day following the date of consummation of the transaction. [077101]
077301	Section 226.15(b) of Regulation Z requires that in any transaction subject to rescission the creditor deliver two copies of the notice of the right to rescind to each consumer entitled to rescind (one copy to each if the notice is delivered in electronic form in accordance with the consumer consent and other applicable provisions of the E-Sign Act). [077301]
077501	Section 226.15(c) of Regulation Z requires the creditor in certain cases to delay disbursement until after the rescission period has expired and the creditor is reasonably satisfied that the consumer has not rescinded. [077501]
077701	Section 226.15(e) of Regulation Z prohibits the use of printed forms for waiver of the right of rescission. [077701]
078501	Section 226.16 of Regulation Z requires that, if an advertisement for open-end credit states specific credit terms, it shall state only those that actually are or will be arranged or offered by the creditor, and if certain specific open-end credit terms are advertised, prescribed additional disclosures must be made. [078501]
078502	Section 226.16(c)(1) of Regulation Z states if a catalog or other multiple-page advertisement, or an electronic advertisement (such as an advertisement appearing on an Internet Web site), gives information in a table or schedule in sufficient detail to permit determination of the disclosures required by paragraph (b) of this section, it shall be considered a single advertisement if: (i) The table or schedule is clearly and conspicuously set forth; and (ii) Any statement of terms set forth in § 226.6 appearing anywhere else in the catalog or advertisement clearly refers to the page or location where the table or schedule begins. [078502]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
078503	Section 226.16(c)(2) of Regulation Z states a catalog or other multiple-page advertisement or an electronic advertisement (such as an advertisement appearing on an Internet Web site) complies with this paragraph if the table or schedule of terms includes all appropriate disclosures for a representative scale of amounts up to the level of the more commonly sold higher-priced property or services offered. [078503]
078601	Section 226.16(d)(1) of Regulation Z requires that, if the finance charge or other charges or payment terms are stated in an advertisement for a home equity plan, the advertisement must clearly and conspicuously set forth the following: any loan fee that is a percentage of the credit limit, an estimate of any other fees for opening the plan, the annual percentage rate(s), and the maximum annual percentage rate that may be imposed by the plan. [078601]
078701	Section 226.16(d)(2) of Regulation Z (Home Equity Plan) requires that, if a discounted rate is advertised, the advertisement must state the period of time of the discounted rate and with equal prominence the current annual percentage rate that would have been in effect based on the index and margin. [078701]
078801	Section 226.16(d)(3) of Regulation Z (Home Equity Plan) requires that, if an advertisement contains a statement about a minimum periodic payment, it shall also state that a balloon payment may result. [078801]
078901	Section 226.16(d)(4) of Regulation Z (Home Equity Plan) requires that any statement about tax deductibility must not be misleading in advertisements. [078901]
079001	Section 226.16(d)(5) of Regulation Z (Home Equity Plan) requires that an advertisement may not refer to “free money” or any other similar misleading term. [079001]
080000	Uncoded

Violation Code	Description
080101	Section 226.17(a) of Regulation Z requires a creditor make the disclosures required by this subpart clearly and conspicuously in writing, in a form the consumer may keep. The disclosures required by this subpart may be provided to the consumer in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). The disclosures required by §§ 226.17(g), 226.19(b), and 226.24 may be provided to the consumer in electronic form without regard to the consumer consent or other provisions of the E-Sign Act in the circumstances set forth in those sections. The disclosures shall be grouped together, shall be segregated from everything else, and shall not contain any information not directly related to the disclosures required under § 226.18. The itemization of the amount financed under § 226.18(c)(1) must be separate from the other disclosures under that section. This section further requires that disclosure of the terms “finance charge” and “annual percentage rate” when required to be disclosed under § 226.18(d) and (e) together with a corresponding amount or percentage rate be more conspicuous than other disclosure, except the creditor’s identity under § 226.18(a). [080101]
080501	Section 226.17(b) of Regulation Z requires the creditor to make disclosures before consummation of the transaction. [080501]
080701	Section 226.17(c) of Regulation Z requires that disclosures shall reflect the terms of the legal obligation between the parties. When any information necessary for an accurate disclosure is unknown, the disclosure must be based on the best information reasonably available and the creditor must state that the disclosure is an estimate. (Appendix D provides a method of calculating the APR and other disclosures for construction loans, which may be used at the creditor’s option, in disclosing construction financing.) [080701]
081101	Section 226.17(c)(5) of Regulation Z requires, for demand obligations, that the creditor make disclosures based on an assumed maturity of one year, except where an alternate maturity date is stated in the loan contract. [081101]
081301	Section 226.17(d) of Regulation Z requires, when a transaction involves multiple consumers and the right of rescission under Section 226.23 is applicable, that the creditor make disclosures to each consumer who has the right to rescind. [081301]
081501	Section 226.17(f) of Regulation Z requires, when disclosures are given before consummation and a subsequent event makes them inaccurate, that the creditor make new disclosures if there is any changed term unless the term was based on an estimate and labeled as such or if the disclosed annual percentage rate varies by more than the tolerance allowed by Section 226.22(a). [081501]



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
081701	Section 226.17(g) of Regulation Z states if a creditor receives a purchase order or request for an extension of credit by mail, telephone, or facsimile machine without face-to-face or direct telephone solicitation, the creditor may delay the disclosures until the due date of the first payment, if the following information is made available in written or electronic form before the actual purchase order or request: (1) The cash price or the principal loan amount; (2) The total sales price; (3) The finance charge; (4) The annual percentage rate, and if the rate may increase after consummation, the following disclosures: (i) the circumstances under which the rate may increase; (ii) any limitations on the increase; (iii) the effect of an increase; and (5) The terms of repayment. [081701]
082101	Section 226.18(a) of Regulation Z requires the creditor to provide the customer with a copy of the disclosure statement that identifies the creditor. [082101]
082301	Section 226.18(b) of Regulation Z requires the creditor to properly calculate and disclose the “amount financed,” using that term, and to include a brief description such as “the amount of credit provided to you or on your behalf”. [082301]
082501	Section 226.18(c) of Regulation Z requires that the creditor provide the consumer with an accurate itemization of the amount financed, if the prescribed requirements for exclusion from disclosure are not met. [082501]
082701	Section 226.18(d) of Regulation Z requires disclosure of the “finance charge,” using that term, and a brief description such as “the dollar amount the credit will cost you”. The finance charge shall be considered accurate for mortgage loans if it is understated by no more than \$100, or if it is greater than the amount required to be disclosed. The finance charge shall be considered accurate for non-mortgage loans if it is not more than \$5 above or below the exact finance charge in a transaction involving an amount financed of \$1,000 or less, or not more than \$10 above or below the exact finance charge in a transaction involving an amount financed of more than \$1,000. [082701]
082702	Section 226.18(d) of Regulation Z requires the inclusion of loan fees, points, finder’s fees or similar charges in the finance charge disclosure, as prescribed in Section 226.4(b) (3). [082702]
082703	Section 226.18(d) of Regulation Z requires inclusion of charges or premiums for credit life, accident, health or loss of income insurance in the finance charge disclosure, if the conditions as described in Section 226.4(d)(1) are not met. [082703]
082704	Section 226.18(d) of Regulation Z requires inclusion of charges or premiums for insurance against loss of or damage to property or liability arising out of ownership or use of property in the finance charge disclosure, when the conditions described in Section 226.4(d)(2) are not met. [082704]

Violation Code	Description
082705	Section 226.18(d) of Regulation Z requires the inclusion in the finance charge disclosure of certain fees prescribed by law or premiums paid for insurance in lieu of perfecting a security interest, if the conditions as described in Section 226.4(e) are not met. [082705]
083501	Section 226.18(e) of Regulation Z requires disclosure of the “annual percentage rate,” using the term, and a brief description such as “the cost of your credit as a yearly rate”. [083501]
083502	Section 226.18(e) of Regulation Z requires that the annual percentage rate be accurately disclosed, as defined in Section 226.22(a). [083502]
083901	Section 226.18(f)(1) of Regulation Z requires the following disclosures for variable rate transactions not secured by a consumer’s principal dwelling or secured by a principal dwelling with a term of one year or less: (1) circumstances under which the rate may increase, (2) any limitations on the increase, (3) the effect of an increase, and (4) an example of payment terms that could result from an increase. [083901]
084001	Section 226.18(f)(2) of Regulation Z requires the following disclosures for variable rate transactions secured by the consumer’s principal dwelling with a term greater than one year: (1) the fact that transaction contains a variable-rate feature, and (2) a statement that variable-rate disclosures have been provided earlier. [084001]
084501	Section 226.18(g) of Regulation Z requires that the number, amounts and timing of payments be accurately disclosed. [084501]
084701	Section 226.18(h) of Regulation Z requires disclosure of the “total of payments,” using that term, and a brief description such as “the amount you will have paid when you have made all scheduled payments”. [084701]
084901	Section 226.18(i) of Regulation Z requires the creditor to disclose that an obligation has a demand feature and, as applicable, that disclosures are based on an assumed one-year maturity. [084901]
085101	Section 226.18(j) of Regulation Z requires in a credit sale, that the creditor disclose the “total sale price,” using that term, and a descriptive explanation such as “the total price of your purchase on credit, including your downpayment of \$ “. [085101]
085301	Section 226.18(k)(1) of Regulation Z requires, when an obligation includes a finance charge computed from time to time on the unpaid principal balance, that the creditor indicate whether or not a penalty may be imposed if the obligation is prepaid in full. [085301]
085501	Section 226.18(k)(2) of Regulation Z requires, when an obligation includes a finance charge other than that described in Section 226.18(k)(1), that the creditor disclose whether or not the consumer is entitled to a rebate of any finance charge if the obligation is prepaid in full. [085501]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
085701	Section 226.18(l) of Regulation Z requires disclosure of any dollar or percentage charge that may be imposed before maturity due to a late payment, other than a deferral or extension charge. [085701]
085901	Section 226.18(m) of Regulation Z requires disclosure of the fact that a creditor has or will acquire an interest in property purchased as part of the transaction, or in other property identified by item or type. [085901]
086101	Section 226.18(q) of Regulation Z requires, in a residential mortgage transaction for initial construction or acquisition, that the bank provide a statement as to whether or not a subsequent purchaser of the dwelling may assume the obligation on its original terms. [086101]
086301	Section 226.18(r) of Regulation Z requires that, if a creditor requires a consumer to maintain a certain type of deposit (see footnote 45) as a condition of a specific transaction, a statement be made that the annual percentage rate does not reflect the effect of the required deposit. [086301]
087101	Section 226.19(a)(1) of Regulation Z requires, in a residential mortgage transaction subject to RESPA, that the creditor make good faith estimates of the disclosures required by Section 226.18 before consummation or deliver or mail them not later than three business days after receipt of the consumer's written application, whichever is earlier. [087101]
087501	Section 226.19(a)(2) of Regulation Z requires the creditor to make redisclosure when the annual percentage rate varies from the disclosed rate by more than 1/8 of 1 percentage point in a regular transaction or more than 1/4 of 1 percentage point in an irregular transaction, as defined in section 226.22, no later than consummation or settlement. [087501]
087601	Section 226.19(b)(1) of Regulation Z requires for variable-rate transactions secured by the consumer's principal dwelling with a term greater than one year that the booklet titled Consumer Manual on Adjustable Rate Mortgages or a suitable substitute be provided with the application or before the consumer pays a nonrefundable fee, whichever is earlier. [087601]

Violation Code	Description
087701	Section 226.19(b)(2) of Regulation Z requires for variable-rate transactions secured by the consumer's principal dwelling with a term greater than one year that the creditor provide the following disclosures for each such loan program in which the customer expresses an interest at the time an application form is provided or before the customer pays a nonrefundable fee, whichever is earlier: (1) the fact that interest rate, payment or term can change; (2) the index or formula used and its source; (3) an explanation of how interest rate and payment will be determined and how index adjusted; (4) a statement that consumer should ask about current margin value and interest rate; (5) the fact that interest rate will be discounted, and statement that consumer should ask about the amount of discount; (6) the frequency of interest rate and payment changes; (7) any rules relating to changes in index, interest rate, payment amount and loan balance with explanation; (8) either a historical example based on \$10,000 loan amount or the maximum and initial interest rates and payments for a \$10,000 loan and a statement that the periodic payment may change substantially; (9) an explanation of how consumer may calculate payments for the loan using the historical example; (10) the maximum interest rate and payment using historical example or initial interest rate; (11) the fact that the loan program contains a demand feature; (12) information that will be provided on notices of adjustments and their timing; and (13) a statement that disclosure forms are available for other variable-rate programs. [087701]
088101	Section 226.20(a) of Regulation Z requires the creditor to make disclosures when a refinancing, as defined in this section, occurs. [088101]
088301	Section 226.20(b) of Regulation Z requires the creditor to make disclosures when an existing residential mortgage loan is assumed, before assumption occurs. [088301]
088401	Section 226.20(c) of Regulation Z requires for variable-rate transactions secured by the consumer's principal dwelling with a term greater than one year that the following disclosures must be provided at least once each year during which an interest rate adjustment is made without a payment change, and at least 25, but not more than 120, calendar days before a payment at a new level is due: (1) the current and prior interest rates, (2) the index values used for the current and prior interest rates, (3) the extent that any increase in the interest rate has been foregone, (4) the contractual effects of the adjustment including new payment and loan balance, and (5) the payment, if different from the payment referred to in item (4), that would be required to fully amortize the loan at the new interest rate. [088401]
089101	Section 226.23(a)(3) of Regulation Z prohibits the creditor from refusing to allow a customer to rescind a transaction before midnight of the third business day following consummation of a rescindable transaction. [089101]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
089301	Section 226.23(b)(1) of Regulation Z requires the creditor to deliver two copies of the notice of the right to rescind to each consumer entitled to rescind (one copy to each if the notice is delivered in electronic form in accordance with the consumer consent and other applicable provisions of the E-Sign Act). The notice shall be on a separate document that identifies the transaction and shall clearly and conspicuously disclose the following: (i) The retention or acquisition of a security interest in the consumer's principal dwelling; (ii) The consumer's right to rescind the transaction; (iii) How to exercise the right to rescind, with a form for that purpose, designating the address of the creditor's place of business; (iv) The effects of rescission, as described in paragraph (d) of this section; and (v) The date the rescission period expires. [089301]
089501	Section 226.23(c) of Regulation Z prohibits the disbursement of funds in a rescindable transaction before expiration of the rescission period. [089501]
089701	Section 226.23(e) of Regulation Z prohibits the use of printed forms for waiver of the right to rescind. [089701]
090000	Uncoded
090101	Section 226.24(a) of Regulation Z requires that, if an advertisement states specific credit terms, it shall state only those terms that actually are or will be arranged or offered by the creditor. [090101]
090301	Section 226.24(c) of Regulation Z requires that, if an advertisement states a finance charge rate, it shall state the rate as an "annual percentage rate," using that term. [090301]
090501	Section 226.24(d)(1) of Regulation Z prohibits the advertisement of the credit terms listed in this section, without full disclosure of the additional information required by paragraph (d)(2). [090501]
090701	Section 226.24(e)(1) of Regulation Z states if a catalog or other multiple-page advertisement, or an electronic advertisement (such as an advertisement appearing on an Internet Web site), gives information in a table or schedule in sufficient detail to permit determination of the disclosures required by paragraph (d)(2) of this section, it shall be considered a single advertisement if: (i) The table or schedule is clearly and conspicuously set forth; and (ii) Any statement of terms of the credit terms in paragraph (d) (1) of this section appearing anywhere else in the catalog or advertisement clearly refers to the page or location where the table or schedule begins. [090701]
090702	Section 226.24(e)(2) of Regulation Z states a catalog or other multiple-page advertisement or an electronic advertisement (such as an advertisement appearing on an Internet Web site) complies with this paragraph if the table or schedule of terms includes all appropriate disclosures for a representative scale of amounts up to the level of the more commonly sold higher-priced property or services offered. [090702]

Violation Code	Description
090901	Section 226.25(a) of Regulation Z requires the creditor to maintain evidence of compliance for two years after the date disclosures are required. [090901]
091501	Section 226.26(a) of Regulation Z requires, in an oral response to a consumer's inquiry about the cost of open-end credit, that the creditor state rates as required by this section. [091501]
091701	Section 226.26(b) of Regulation Z requires, in an oral response to a consumer's inquiry about the cost of closed-end credit, that the creditor state rates as required by this section. [091701]
093001	Section 226.30 of Regulation Z requires the creditor to disclose the maximum interest rate that may be imposed during the term of an obligation. (This includes variable-rate obligations which are either closed or open-end credit.) [093001]
093301	Section 226.31(b) of Regulation Z requires the creditor make the disclosures required by this subpart clearly and conspicuously in writing, in a form the consumer may keep. The disclosures required by this subpart may be provided to the consumer in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [093301]
093501	Section 226.31(c)(1) of Regulation Z requires the creditor to furnish disclosures required by §226.32 at least three business days prior to consummation of a mortgage transaction covered by §226.32. [093501]
093601	Section 226.31(c)(2) of Regulation Z requires the creditor to furnish reverse mortgage disclosures required by §226.33 at least three business days prior to: (i) consummation of a closed-end credit transaction, or (ii) the first transaction under an open-end credit plan. [093601]
094001	Section 226.32(c) of Regulation Z requires the creditor to make certain disclosures for certain consumer credit transactions that are secured by the consumer's principal dwelling as defined by section 226.32(a). [094001]
094101	Section 226.32(d) prohibits, with certain exceptions, mortgage transactions subject to section 226.32(a) from containing the following terms: (1) balloon payments, (2) negative amortization, (3) advance payments, (4) increased interest rate after default, (5) certain rebate calculation methods, and (6) prepayment penalties. [094101]
094201	Section 226.32(e)(1) of Regulation Z prohibits a creditor that is extending mortgage credit subject to this section from engaging in a pattern or practice of extending such credit to a consumer based on the consumer's collateral if the consumer will be unable to make the scheduled payments to repay the obligation. [094201]
094401	Section 226.32(e)(2) limits the methods to which a creditor, extending mortgage credit subject to this section, may pay a contractor under a home improvement contract. [094401]

## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
094601	Section 226.32(e)(3) requires a creditor to provide a notice to the assignee when selling or otherwise assigning a mortgage subject to this section. [094601]
095001	Section 226.33(b) requires a creditor to provide certain disclosures in a reverse mortgage transaction. The disclosures should be in a form substantially similar to the model form in paragraph (d) of Appendix K of this part. [095001]
099001	Section 108(e)(1) of the Truth in Lending Act requires the FDIC to order creditors to make monetary adjustments to the accounts of consumers in cases where the annual percentage rate has been understated by more than the allowed tolerance. [099001]
099002	Section 108(e)(1) of the Truth in Lending Act requires the FDIC to order creditors to make monetary adjustments to the accounts of consumers in cases where the finance charge has been understated by more than the allowed tolerance. [099002]
099201	Section 108(e)(2)(c) of the Truth in Lending Act provides that if a disclosure error involved a total failure to disclose the annual percentage rate the FDIC may order the creditor to make an equitable adjustment to the account of the affected consumer. [099201]
<b>Truth in Savings</b>	
160000	Uncoded
160101	Section 230.3(a) of Regulation DD requires financial institutions make the disclosures required under §§ 230.4 through 230.6, as applicable, clearly and conspicuously in writing and in a form the consumer may keep. The disclosures required by this part may be provided to the consumer in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). The disclosures required by §§ 203.4(a) (2) and 230.8 may be provided to the consumer in electronic form without regard to the consumer consent or other provisions of the E-Sign Act in the circumstances set forth in those sections. Disclosures for each account offered by an institution may be presented separately or combined with disclosures for the institution's other accounts, as long as it is clear which disclosures are applicable to the consumer's account. [160101]
160501	Section 230.3(b) of Regulation DD requires that the disclosures reflect the legal obligation of the account agreement between the consumer and the depository institution. (Disclosures may be made in other languages provided they are available in English.) [160501]
161501	Section 230.3(d) of Regulation DD requires that disclosures be made to at least one of the consumers of an account held by more than one consumer. [161501]

Violation Code	Description
162001	Section 230.3(e) of Regulation DD requires that the annual percentage yield must be disclosed in an oral response to a consumer's inquiry about interest rates payable. The interest rate may also be disclosed but no other rate. [162001]
162501	Section 230.3(f) of Regulation DD requires that the annual percentage yield, the annual percentage yield earned, and the interest rate shall be rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places, and the annual percentage yield and the annual percentage yield earned must be disclosed with an accuracy of not more than one-twentieth of one percentage point (.05%) above or below the yields determined in accordance with Appendix A. [162501]
163001	Section 230.4(a)(1) of Regulation DD requires a financial institution provide account disclosures to a consumer before an account is opened or service provided, whichever is earlier. If a consumer is not present at the institution when the account is opened or service provided, and has not already received the disclosures, the institution shall mail or deliver the disclosures no later than 10 business days after the account is opened or service is provided, whichever is earlier. If a consumer, not present at the institution, uses electronic means (e.g. an Internet Web site) to open an account or request a service, the disclosures of this section must be provided before the account is opened or service provided. [163001]
163501	Section 230.4(a)(2) of Regulation DD requires a financial institution provide account disclosures to consumers upon request. If a consumer, not present at the institution, makes a request the institution shall mail or deliver the disclosures within a reasonable time after it receives the request and may provide the disclosures in paper form or electronically if the consumer agrees. [163501]
164001	Section 230.4(b) of Regulation DD requires that account disclosures include the following, as applicable: (1) Rate information - annual percentage yield and interest rate, using these terms; information on variable rates as applicable. (2) Compounding and crediting - frequency; effect of closing an account on losing any interest. (3) Balance information - minimum balance requirements; balance computation method; when interest begins to accrue on noncash deposits. (4) Fees - amount (or explanation of how determined) and conditions under which fees may be imposed. (5) Transaction limitations. (6) Features of time accounts - time requirements; early withdrawal penalties; withdrawal of interest prior to maturity; renewal policies. (7) Bonuses - amount or type; when paid; any minimum balance and time requirements to obtain. [164001]
165001	Section 230.5(a) of Regulation DD requires an advance notice if any changes in the terms required by Section 230.4(b) adversely affect the consumer. The notice shall state the effective date of change and be mailed or delivered at least 30 days before the date of change. Notices are not required for variable-rate changes, changes in check printing fees, and changes in any term for time accounts with maturities of one month or less. [165001]



## II. Compliance Examinations — SOURCE Violation Codes

Violation Code	Description
165501	Section 230.5(b)(1) of Regulation DD requires that, if maturity of a time account is longer than a month and automatically renewable, a notice must be mailed or delivered at least 30 calendar days before maturity or 20 calendar days before the end of a grace period (if it allows at least five calendar days of grace). If maturity is longer than one year, the disclosures under 230.4(b) and the date the account matures must be provided. If the interest rate and annual percentage yield for the new account are unknown, the notice must state the date these will be determined and a telephone number to obtain this information. [165501]
166001	Section 230.5(b)(2) of Regulation DD requires that for time accounts with a maturity of a year or less but longer than a month and the account is automatically renewable, the institution shall provide the disclosures in paragraph (b)(1); or (1) the date the current account matures and the maturity date of the new account; (2) the interest rate and annual percentage yield, if known, (if not known, the date they will be determined and a telephone number to obtain this data must be disclosed); and (3) any difference in the terms of the new account compared to the existing account. The disclosures must be provided at least 30 calendar days before maturity or 20 calendar days before the end of a grace period (if there is at least five calendar days of grace). [166001]
167001	Section 230.5(d) of Regulation DD requires for time accounts that mature longer than a year and do not automatically renew that the institution disclose the maturity date and whether interest will be paid after maturity. These disclosures shall be mailed or delivered at least 10 calendar days before maturity of the existing account. [167001]
167501	Section 230.6(a) of Regulation DD requires that, if a periodic statement is provided, it must disclose: annual percentage yield earned (using this term), amount of interest, fees imposed, and length of statement period. [167501]
168001	Section 230.6(b) of Regulation DD requires that, if the institution uses the average daily balance method and calculates interest for a period other than the statement period, the institution shall calculate and disclose the annual percentage yield earned and amount of interest earned based on that other period rather than the statement period. The length of period disclosure (required by Section 230.6(a) (4)) should state this period as well as the statement period. [168001]
168501	Section 230.7(a)(1) of Regulation DD requires that the institution shall calculate interest on the full amount of principal in an account for each day by use of either the daily balance method or the average daily balance method. [168501]
169001	Section 230.7(a)(2) of Regulation DD requires that the institution shall use the same method, or one more beneficial to the consumer, to determine any minimum balance required to earn interest as it uses to determine the balance on which interest is calculated. [169001]

Violation Code	Description
169501	Section 230.7(c) of Regulation DD requires that interest shall begin to accrue not later than the business day on which the institution receives credit for the funds in compliance with Regulation CC. Interest shall accrue until the funds are withdrawn. [169501]
170000	Uncoded
170101	Section 230.8(a) of Regulation DD prohibits any advertisement that is misleading, inaccurate, or misrepresents a deposit contract. The terms, “free” or “no cost” (or similar term) shall not be used if any maintenance or activity fee is imposed on the account. The word “profit” shall not be used in referring to interest paid on an account. [170101]
170501	Section 230.8(b) of Regulation DD requires that, if an advertisement states a rate of return, the rate must be stated as an “annual percentage yield” using this term. “APY” may be used in addition to the words. The only other rate that may be stated is “interest rate” if not more conspicuous than the annual percentage yield to which it is related. [170501]
171001	Section 230.8(c) of Regulation DD requires that, with certain exceptions, if the annual percentage yield is stated, the following information to the extent applicable must be stated: (1) Variable rates; (2) Time annual percentage yield is offered; (3) Minimum balance required; (4) Minimum opening deposit required; (5) Statement on effect of fees; and (6) Features of time accounts (time requirements and any early withdrawal penalties). [171001]
171501	Section 230.8(d) of Regulation DD requires, with certain exceptions, that, if a bonus is advertised, the following disclosures must be made clearly and conspicuously and to the extent applicable: (1) Annual percentage yield; (2) Time requirement to obtain bonus; (3) Minimum balance required to obtain bonus; (4) Minimum balance required to open the account if greater than balance needed to obtain bonus; and (5) When bonus will be provided. [171501]
172001	Section 230.9(c) of Regulation DD requires an institution to retain evidence of compliance with this regulation for a minimum of two years after the date disclosures are required to be made or action is required to be taken. [172001]
174001	Section 230.11(a)(1) of Regulation DD requires a financial institution that promotes the payment of overdrafts in an advertisement to separately disclose the following on each periodic statement for the statement period and calendar year-to-date: (i) The total dollar amount for all fees or charges imposed on the account for paying checks or other items when there are insufficient funds and the account becomes overdrawn; and (ii) The total dollar amount for all fees imposed on the account for returning items unpaid. [174001]
174201	Section 230.11(a)(3) of Regulation DD requires a financial institution to make disclosures required by paragraph (a) (1) of this section for the first statement period that begins after the institution advertises the payment of overdrafts. [174201]



<b>Violation Code</b>	<b>Description</b>
174401	Section 230.11(a)(5) of Regulation DD requires a financial institution that acquires an account to provide the disclosures required by paragraph (a)(1) of this section for the first statement period that begins after the institution promotes the payment of overdrafts in an advertisement that applies to the acquired account. [174401]
174601	Section 230.11(b) of Regulation DD requires that any advertisement promoting the payment of overdrafts shall disclose in a clear and conspicuous manner: (i) The fee or fees for the payment of each overdraft; (ii) The categories of transactions for which a fee for paying an overdraft may be imposed; (iii) The time period by which the consumer must repay or cover any overdraft; and (iv) The circumstances under which the institution will not pay an overdraft. [174601]
<b>Other</b>	<b>Other Laws</b>
990000	Uncoded

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